



ABOUT THIS REPORT

This report presents a comprehensive analysis of the greenhouse gas (GHG) emissions associated with Faisal Islamic Bank of Egypt's facilities during 2025, encompassing Scope 1, Scope 2, and material Scope 3 emission sources. The findings represent our fourth annual GHG inventory, maintaining 2022 as the baseline year for measurement and comparison.

A significant methodological advancement occurred in 2022, when we expanded our carbon footprint assessment from headquarters-only reporting to include all organizational facilities, establishing a complete baseline for subsequent years.

Our methodology and data collection processes strictly comply with the World Resources Institute's Greenhouse Gas Protocol, ensuring adherence to its core principles of relevance, completeness, consistency, transparency, and accuracy.



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ABBREVIATIONS & ACRNOYMS

ATM	Automated teller machine
BY	Base year
CFP	Carbon Footprint
CO₂	Carbon Dioxide
CO₂e	Carbon Dioxide equivalent
DEFRA	Department for Environment, Food & Rural Affairs
EF	Emission Factor
EGP	Egyptian pound
EPA	United States Environmental Protection Agency
FTE	Full-time Equivalent
FIBE	Faisal Islamic Bank of Egypt
GHG	Greenhouse Gases
GWP	Global Warming Potential
HVAC	Heating, Ventilating, and Air Conditioning
IEA	International Energy Agency
IPCC	Intergovernmental Panel on Climate Change
ISO	International Organization for Standardization
kg	Kilograms
kWh	Kilowatt hour
L	Litre
LED	Light-emitting diode
m²	Square meter
m³	Cubic meter
mtCO₂e	Metric Tons Carbon Dioxide equivalent
MWh	Megawatt hour
NASA	National Aeronautics and Space Administration
t	Tons
Scp	Scope
WBCSD	World Business Council for Sustainable Development
WRI	World Resources Institute
WTT	Well-to-Tank

EXECUTIVE SUMMARY

As climate change increasingly becomes a defining variable for macroeconomic stability, with central banks and financial institutions recognizing that ignoring climate risks will complicate economic management, Faisal Islamic Bank of Egypt (FIBE) continues to advance its sustainability commitment.

This report represents the fourth annual carbon footprint assessment for FIBE, covering the 2025 calendar year. It offers a detailed analysis of greenhouse gas emissions across the Bank's entire network of 63 operational facilities. This includes 43 branches across Egypt, two principal headquarters, and a dedicated head office. In addition to 19 specialized support facilities: 13 rest houses, two storage warehouses, two archive centers, a central data center, and a dedicated office managing the Zakat fund in accordance with Islamic banking principles.

This carbon footprint report follows rigorous international standards, including the **Greenhouse Gas Protocol**, **IPCC 2006 Guidelines (2019 Refinements)**, and **ISO 14064-1:2018**, ensuring accurate, credible, and transparent emissions measurement aligned with global best practices.



This assessment examines emissions across all three scopes defined by the GHG protocol: direct emissions from owned assets (**Scope 1**), indirect emissions from purchased electricity (**Scope 2**), and other indirect emissions throughout the value chain (**Scope 3**).



5.17%

FIBE achieved 5.17% of its Scope 1 +2 target as of 2025



3.60%

3.60% increase in Scope 1 + 2 emissions intensity per employee compared to the BY 2022



A+

37 facilities out of the reported 63 achieved an electricity consumption score of A+



63 FACILITIES



137,652 m²



1,686 FTE

In 2025, FIBE's total carbon footprint reached **10,006.34 mtCO₂e**, with electricity consumption remaining the primary emission driver. **Scope 1** emissions from owned assets totaled **1,002.05 mtCO₂e** (10.01% of the total), a **3.13% reduction** from the 2022 baseline. Similarly, **Scope 2** emissions from purchased electricity decreased by 1.95% to **4,330.79 mtCO₂e**, accounting for **43.28%** of the total. Conversely, **Scope 3** emissions represented the largest share at **46.71% (4,673.49 mtCO₂e)**, marking a **10.64% increase** over 2022. This increase trend is primarily linked to increased procurement of goods and services throughout the year.



FIBE remains committed to the 1.5°C global warming limit, targeting a **42% reduction** in Scope 1 and 2 emissions by 2030 against a 2022 baseline. As of 2025, the Bank has achieved a **2.17% absolute reduction**, marking **5.17% progress** toward its 2030 goal. While absolute emissions have declined, carbon intensity per full-time equivalent (FTE) increased to **3.18 mtCO₂e**, a **3.58% increase** since 2022. On a global benchmarking scale, FIBE's facilities continue to perform well in energy efficiency; in 2025, **37 of the 63 reported facilities** earned an **A+ score** for electricity consumption intensity per square meter.

TOTAL EMISSIONS 2025 **10,006.34** mtCO₂e

SCOPE 1 – Direct Emissions **1,002.05** mtCO₂e

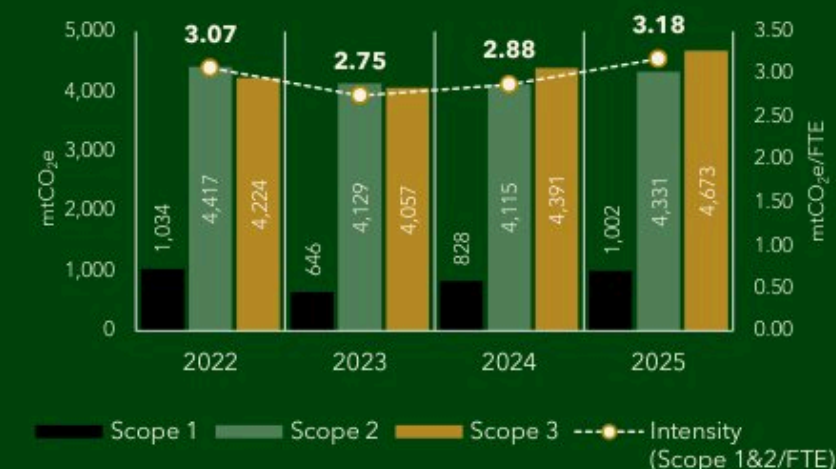
SCOPE 2 – Indirect Emissions **4,330.79** mtCO₂e

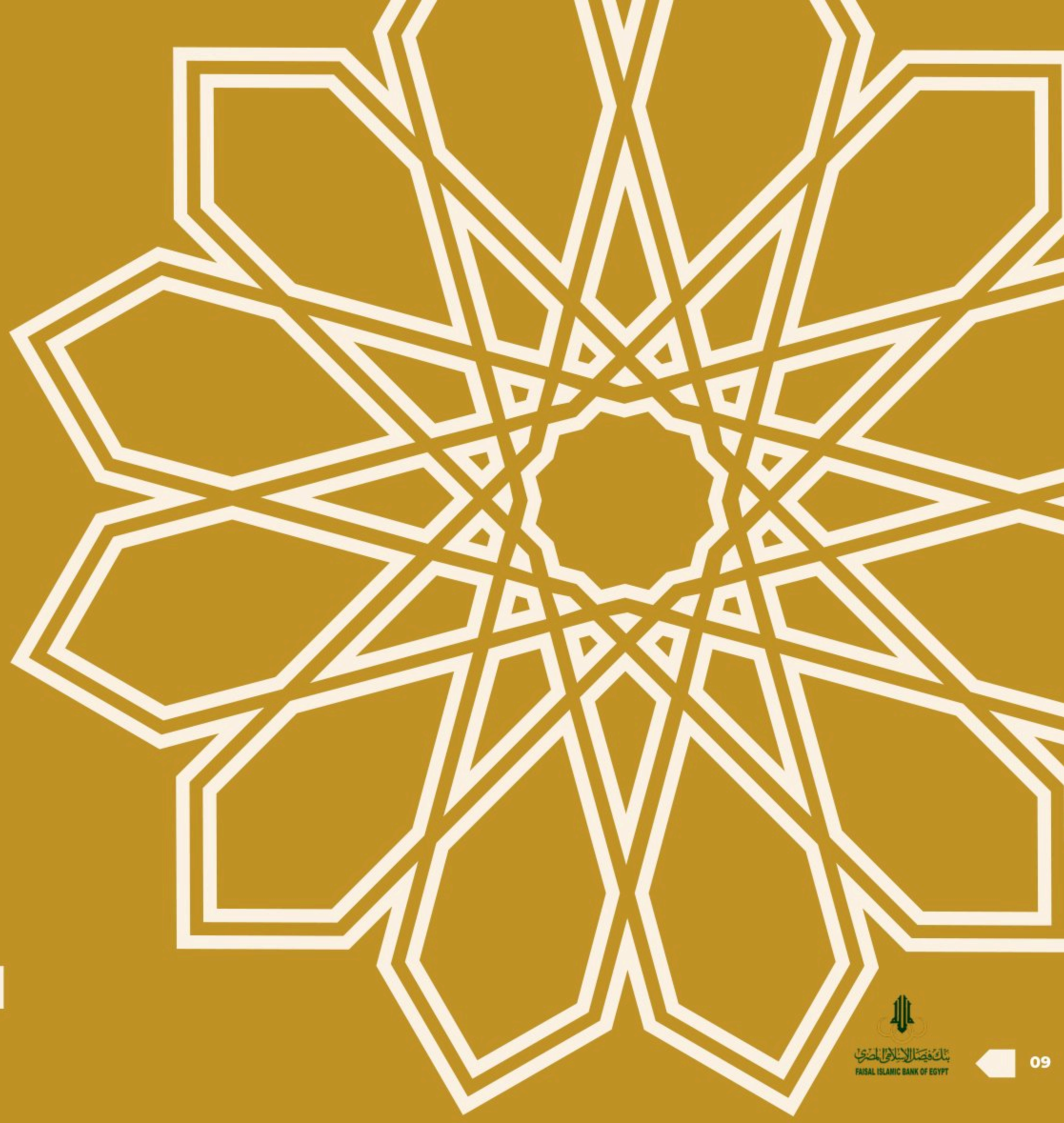
SCOPE 3 – Indirect Emissions **4,673.49** mtCO₂e

Emissions per Category - 2025 (mtCO₂e)



Emissions Per Scope Over the Years





INTRODUCTION

The global scientific community continues to present an undeniable reality: the window to mitigate the most severe impacts of climate change is narrowing. Data for 2025 reaffirms that we are operating in an era of record-breaking temperatures, where the physical and transition risks of a warming planet are no longer distant projections but present-day realities.

As recent discourse from institutions such as the Official Monetary and Financial Institutions Forum (OMFIF) highlights, climate change is now a defining variable for macroeconomic stability. Ignoring climate risks will complicate macroeconomic management, much as overlooking financial risks led to the 2008 global financial crisis. If sustainability is to become a defining characteristic of potential output, then the institutions that mobilize capital must act accordingly.

**World GDP
World GHG Emissions**
Indexed to 1990 (1990=100)



Sources: CAIT – all GHG excluding LUCF, World Bank Index has been compiled by author based on publicly available data on emissions and GDP

At Faisal Islamic Bank of Egypt (FIBE), we recognize that addressing climate change requires a dual approach: minimizing the environmental footprint of our own operations while strategically managing the broader impact of the financial activities we enable. This report, FIBE's fourth Carbon Footprint Report, represents our continued commitment to transparency in managing our operational emissions.

ABOUT THE BANK

FAISAL ISLAMIC BANK OF EGYPT

Faisal Islamic Bank of Egypt (FIBE), established in 1979, is recognized as the country's first Islamic banking institution and a longstanding leader in Sharia-compliant finance. The Bank was founded following a forward-looking vision introduced in the mid-1970s by His Royal Highness Prince Mohammed Al-Faisal Aal-Saoud, aiming to create a financial model aligned with Islamic principles while setting a global standard for ethical banking practices.

A Purpose-Driven Institution

FIBE operates not only as a financial institution but also as a contributor to sustainable economic development. The Bank provides a wide range of financing solutions across various tenors and sectors, with a particular focus on supporting productive industries that contribute to national growth. Its approach integrates financial performance with social responsibility, ensuring that all financed projects are assessed for both economic feasibility and broader societal benefits.

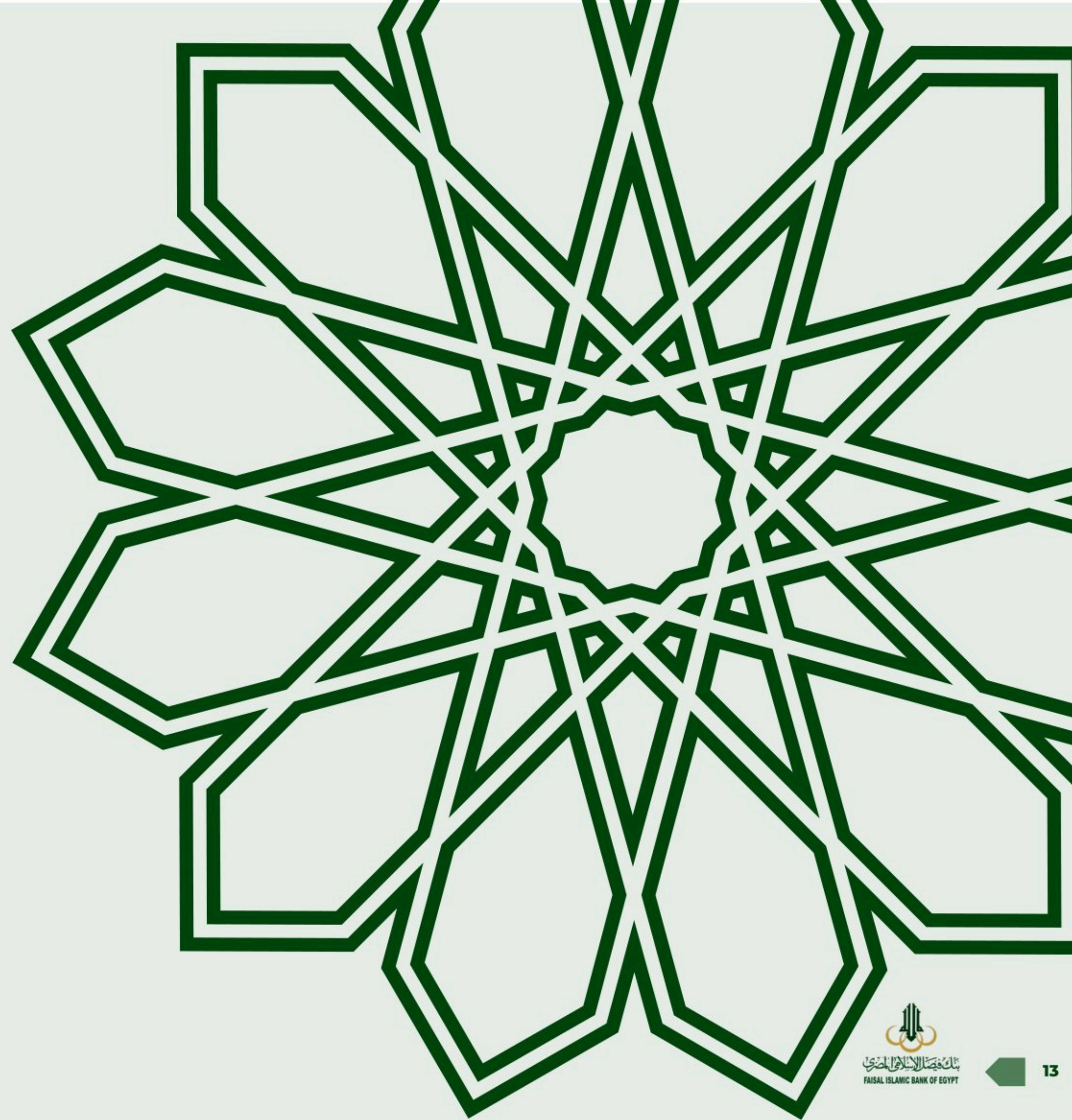
Supporting National Growth

With an extensive network of 43 branches and 648 ATMs across Egypt, FIBE delivers Sharia-compliant banking services to both individual and corporate clients. Its offerings span multiple sectors, including agriculture, industry, trade, and services. In response to evolving market dynamics, the Bank continuously refines its long-term strategy to introduce innovative financial products while maintaining adherence to its core ethical principles.

Commitment to Knowledge and Capacity Building

As part of its commitment to knowledge development, FIBE maintains a comprehensive and regularly updated library that serves as a valuable resource across various fields. This initiative supports employee development and extends to researchers and students, reflecting the Bank's belief in the importance of education as a driver of sustainable progress.





INTVENTORY BOUNDARIES



ORGANIZATIONAL BOUNDARIES

For the purpose of accounting and reporting Greenhouse Gases (GHG) emissions, the organizational boundary defines the businesses and operations that constitute the organization. Organizations can choose to report either the emissions from operations over which they have financial or operational control (the control approach) or from operations according to their share of equity in the operation (the equity share approach).

In line with the GHG protocol, under the control approach, an organization accounts for 100% of the GHG emissions from operations over which it has financial or operational control. In this carbon footprint assessment FIBE's carbon footprint employs the operational control approach, which includes:



63 FACILITIES★

The facilities included 43 branches, 2 headquarters, 1 data center, 2 warehouses, 2 archives, 1 head office, and 13 rest houses.



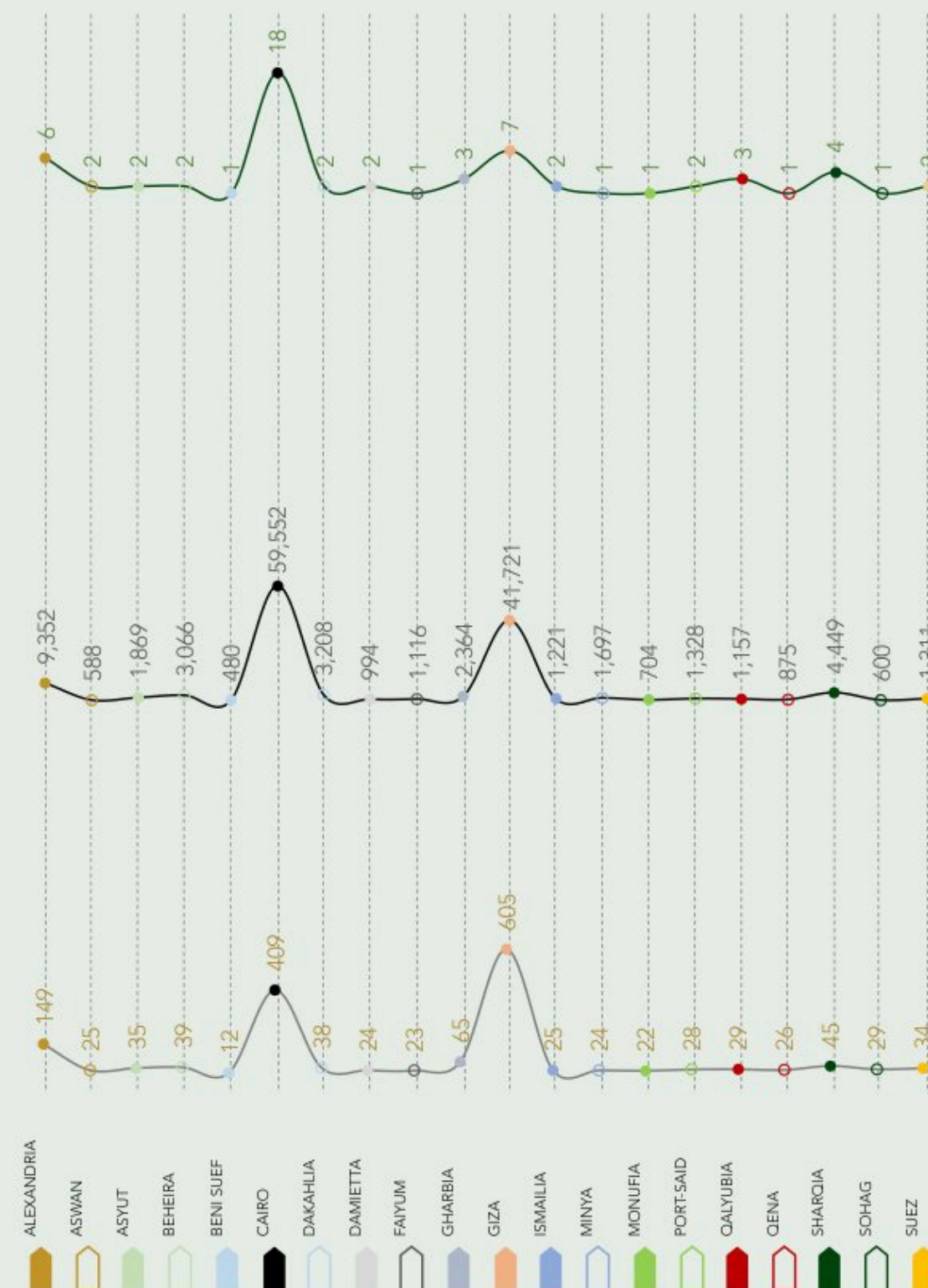
137,652 SQUARE METERS

This represents the total gross floor area of all the included facilities.



1,686 FULL-TIME EQUIVALENTS

The full-time equivalent included the bank's full-time employees, managers, and workers.



★ The facilities included in the CFP report are only those that were operational throughout the reporting year. Any facility that was not operational at any time during the year has been excluded from the assessment.

Two of our facilities (a branch and a head office) share a single site and are therefore counted as one facility, which results in a total of 63 operational facilities.

OPERATIONAL BOUNDARIES

Operational boundaries establish which business activities within an organization generate greenhouse gas emissions and how these emissions should be categorized and calculated. This critical framework distinguishes between Scope 1, Scope 2 and Scope 3 emissions.

SCOPE 1 Direct emissions

Emissions from sources that are owned or controlled by FIBE (i.e. any owned or controlled activities that release emissions straight into the atmosphere).

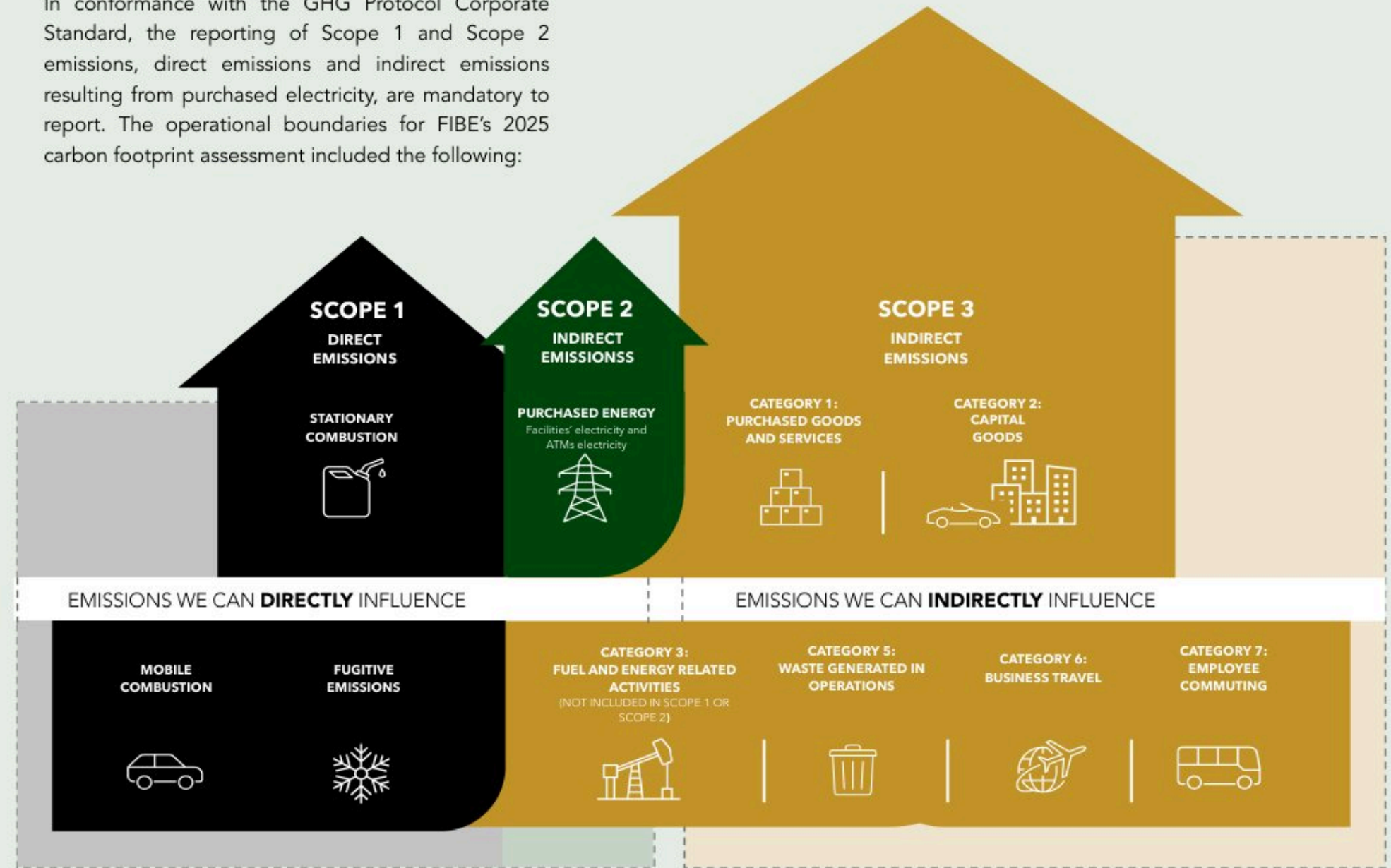
SCOPE 2 Indirect emissions

Emissions associated with the consumption of purchased electricity, heat or steam from a source that is not owned or controlled by FIBE. (i.e. purchased electricity).

SCOPE 3 Indirect emissions

Emissions arising from activities not included in Scope 1 or Scope 2. These encompass emissions associated with purchased goods and assets, transportation fuel used for business air travel, employee commuting, waste disposal, and other indirect sources.

In conformance with the GHG Protocol Corporate Standard, the reporting of Scope 1 and Scope 2 emissions, direct emissions and indirect emissions resulting from purchased electricity, are mandatory to report. The operational boundaries for FIBE's 2025 carbon footprint assessment included the following:



REPORTING PERIOD & BASE YEAR (BY)

The reporting period for the carbon footprint assessment is from the 1st of January 2025 to the 31st of December 2025. This marks the fourth year of GHG assessment, with 2022 established as the base year. Notably, 2022 marked the initial year in which the carbon footprint assessment encompassed the entire organization, moving beyond solely our headquarters. The BY is subject to alteration if any boundaries change in the future.

SOURCES OF EMISSIONS EXCLUDED

This report presents a comprehensive account of FIBE's greenhouse gas emissions, including full reporting of all Scope 1 and 2 emissions, as well as the most significant and measurable categories within Scope 3. The assessment focuses on emissions sources that could be reliably quantified using available data and methodologies. Further details on the specific Scope 3 categories addressed, along with those not included in this assessment and the rationale behind their treatment, are provided in the Relevancy and Exclusions section of the Annex.

Category 11: Use of Sold Products

Category 12: End-of-Life Treatment of Sold Products

Category 15: Investments

OVERALL METHODOLOGY

PROTOCOLS & STANDARDS

The assessment of carbon footprint in this report adheres to a range of internationally recognized standards, protocols, and guidelines that have been widely adopted for the purpose of accounting and reporting. These include, but are not limited to, the following:

The Greenhouse Gas (GHG) Protocol Guidelines: Guidelines for the identification of emission sources and GHG that should be measured and reported. It also includes setting the boundaries for GHG emissions accountability, based on geographical, organizational, and operational limits.

- **Corporate Accounting and Reporting Standard:** Provides guidance for companies to prepare their corporate-level GHG emissions.
- **GHG Protocol (Scope 2) Guidance:** Standardizes how corporations measure emissions from purchased or acquired electricity, steam, heat, and cooling.
- **Corporate Value Chain (Scope 3) Accounting and Reporting Standard**

ISO 14064-1:2018: Specification with guidance at the organization level for quantification and reporting of greenhouse gas emissions and removals.

2006 Intergovernmental Panel on Climate Change (IPCC): Guidelines for Greenhouse Gas Inventories (with 2019 Refinements).



EMISSION FACTORS

Emission factors (EF) quantify the amount of greenhouse gases (GHGs) released into the atmosphere as a result of specific activities. Typically expressed in carbon dioxide equivalent (CO₂e), EF measures the emissions produced per unit weight, volume, distance, or duration of the activity. For example, EF may be expressed as CO₂e per liter of fuel kilowatt-hour of purchased electricity, or CO₂e per EGP spent on procurement, among others. In this report, the emission consumed, CO₂e per kilometer driven, CO₂e per factors employed were identified based on:

- **DEFRA 2025:** Department for Environment, Food & Rural Affairs, UK 2025
- **IPCC:** Intergovernmental Panel on Climate Change
- **U.S. EPA:** United States Environmental Protection Agency
- **Country** specific emission factors

The electricity emission factor is derived based on the generation fuel mix data retrieved from the Egyptian Electricity Holding Company's annual reports, adhering to the IEA methodology for electricity emission factor development. The EF used for water supply and wastewater treatment have been retrieved from DEFRA 2025 where the emission factors have been adjusted to account for Egypt's electricity EF.

CALCULATION APPROACH

Each activity falls under a certain Scope according to the GHG Protocol Guidelines; Scope 1 (Direct emissions), Scope 2 (Indirect emissions associated with the consumption of purchased electricity) and Scope 3 (Indirect emissions) that are a consequence of the operations of the organization but are not directly owned or controlled by the reporting company. The general calculation approach for the emissions, counted in mtCO₂e, is multiplying the activity data with its corresponding emission factor. When doing this, a unit analysis is performed to make sure the results of the emissions are obtained in the desired unit mtCO₂e.

The GHG emissions calculation approach is calculated by multiplying the **activity** with its equivalent **emission factor** based on a unit analysis to convert the emissions into the mtCO₂e unit, according to the adjacent equation.

As required by best practice in organizational GHG accounting and the chosen WBCSD/WRI GHG Protocol, all seven Kyoto Protocol greenhouse gases have been included in the assessment where applicable and material.

Global warming potentials (GWPs) are factors describing the radiative forcing impact of one unit of a specific greenhouse gas (e.g. methane) relative to one unit of carbon dioxide. They are used in GHG accounting to convert individual greenhouse gas emissions to a standardized unit for comparison; carbon dioxide equivalent (CO₂e).

FIBE applied 100-year GWPs to all emissions data in this inventory in order to calculate total emissions, in metric tons carbon dioxide equivalent (mtCO₂e). Global warming potential values were sourced from the Intergovernmental Panel on Climate Change's (IPCC) Sixth Assessment Report (AR6 2021), the most recent IPCC report available at the time of assessment. GHGs stated in the Kyoto Protocol and their respective GWPs are listed in the below table.

Greenhouse Gas	100-Year GWP
Carbon dioxide (CO ₂)	1
Methane (CH ₄)	27
Nitrous oxide (N ₂ O)	273
Hydrofluorocarbons (HFCs)	124 – 14,800
Perfluorocarbons (PFCs)	7,390 – 12,200
Nitrogen trifluoride (NF ₃)	17,400
Sulphur hexafluoride (SF ₆)	25,200

Activity

[unit]



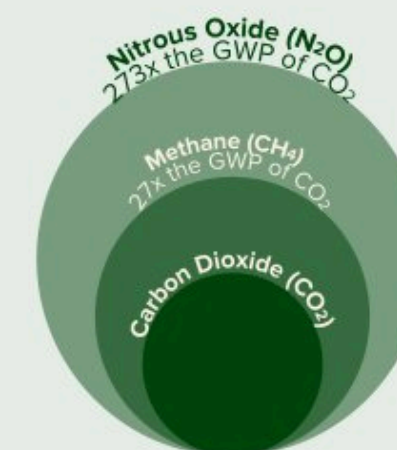
Emission Factor

[mtCO₂e/unit]



GHG Emissions

[mtCO₂e]





CARBON FOOTPRINT RESULTS

SCOPE 1 – DIRECT EMISSIONS

STATIONARY COMBUSTION

16.86 mtCO₂e



Diesel and Petrol Generators Fuel Burning

The combustion of diesel and petrol in on-site generators is a primary source of stationary emissions for FIBE facilities. These generators are utilized to maintain operations during power outages.

During the reporting year 2025, **27 facilities** used diesel generators, consuming a total of **5,985 liters** of fuel, and resulting in direct emissions of **15.93 mtCO₂e**. In addition, **3 facilities** utilized petrol generators, consuming a total of **394 liters** of petrol, and generating **0.93 mtCO₂e** of emissions from the combustion of petrol.

Stationary combustion emissions **decreased** significantly compared to 2024 and 2023, returning to base-year levels as a direct result of the more stable national electricity supply witnessed throughout the year.

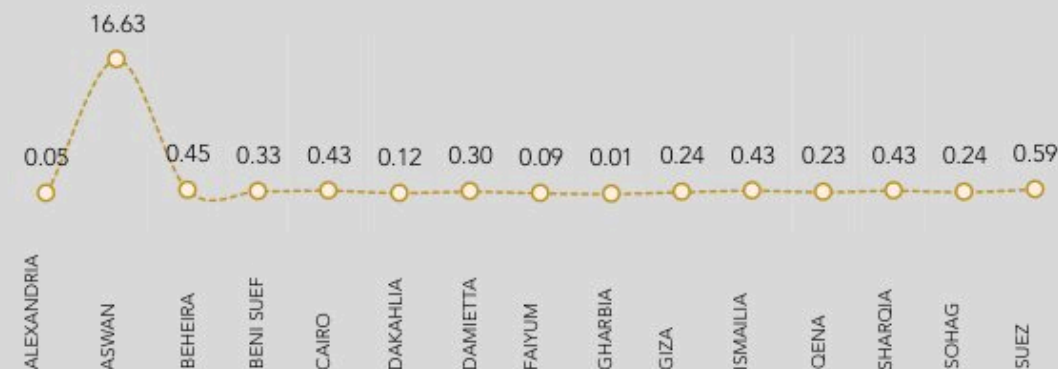
Emission intensity provides valuable insight into consumption efficiency, enabling performance comparisons across facilities both within the reporting year and over time. For stationary combustion activities, emission intensity per square meter has been selected as the primary comparison metric.

During the reporting year, the Zakat Fund building and the bank's branches displayed the highest intensities, with values of **1.52 kgCO₂e/m²** and **1.06 kgCO₂e/m²**, respectively.

At the facility level, Aswan branch recorded the highest emission intensity at **16.63 kgCO₂e/m²**, making Aswan the highest-ranking governorate, while all remaining governorates-maintained intensities below **1 kgCO₂e/m²**.

Generally, all intensity metrics have decreased significantly compared to the previous year, driven by the reduction in emissions resulting from a more stable national electricity supply.

Average Stationary Combustion Emissions Intensity per Governorate [kgCO₂e/m²]



Average Stationary Combustion Emissions Intensity per Facility Type [kgCO₂e/m²]

THE ZAKAT FUND

1.52

HEAD OFFICE

0.42

BRANCHES

1.06

ARCHIVES

0.10

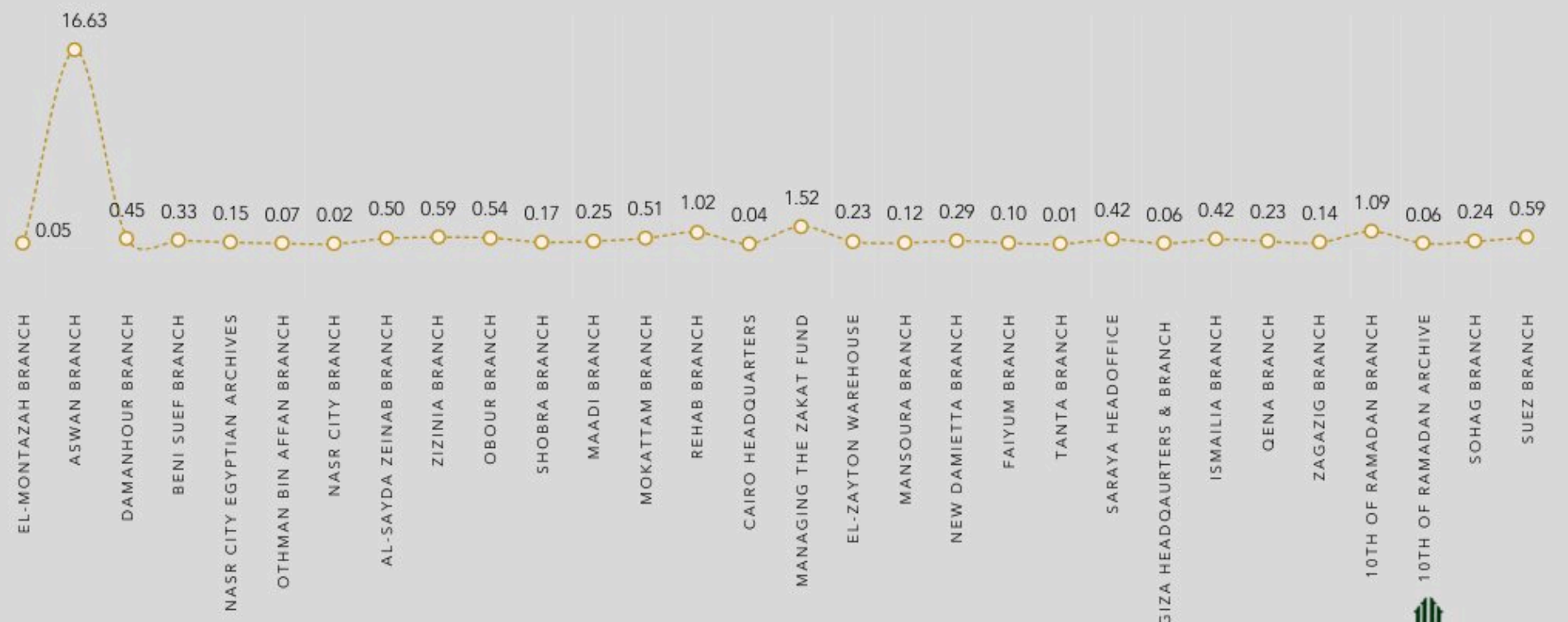
WAREHOUSES

0.23

HEADQUARTERS

0.05

Stationary Combustion Emissions Intensity per Facility [kgCO₂e/m²]



MOBILE COMBUSTION

251.11 mtCO₂e



Owned Vehicles Fuel Burning

The combustion of fuel in FIBE-owned vehicles is a primary source of Scope 1 emissions. During the reporting year, the fleet consisted of **76 vehicles**, including **9 diesel-powered vehicles**.

In 2025, these diesel vehicles consumed **12,009 liters** of fuel, resulting in approximately **31.96 mtCO₂e**. Additionally, the **67 petrol-powered vehicles** consumed a total of **93,108 liters**, generating **219.15 mtCO₂e** from petrol combustion.

FUGITIVE EMISSIONS

734.09 mtCO₂e



Refrigerants Leakage

Refrigerants are a critical component of FIBE's cooling infrastructure. Emissions from system leakages contribute directly to the Bank's **Scope 1** emissions. The Bank utilized various refrigerant types during the 2025 reporting period, including **R-410a**, **R-32** and **R-22**, with **R-22** remaining the most prevalent across our facilities.

In 2025, maintenance activities required **419 kg** of refrigerant for system recharges, resulting in **734.09 mtCO₂e** of direct emissions. While this aligns closely with base year levels, it represents a **79.58% increase** over the previous year, primarily driven by a higher volume of HVAC recharges across more facilities. This activity now represents **7.34%** of FIBE's total emissions, making it our **fifth-largest** emission source across all scopes.

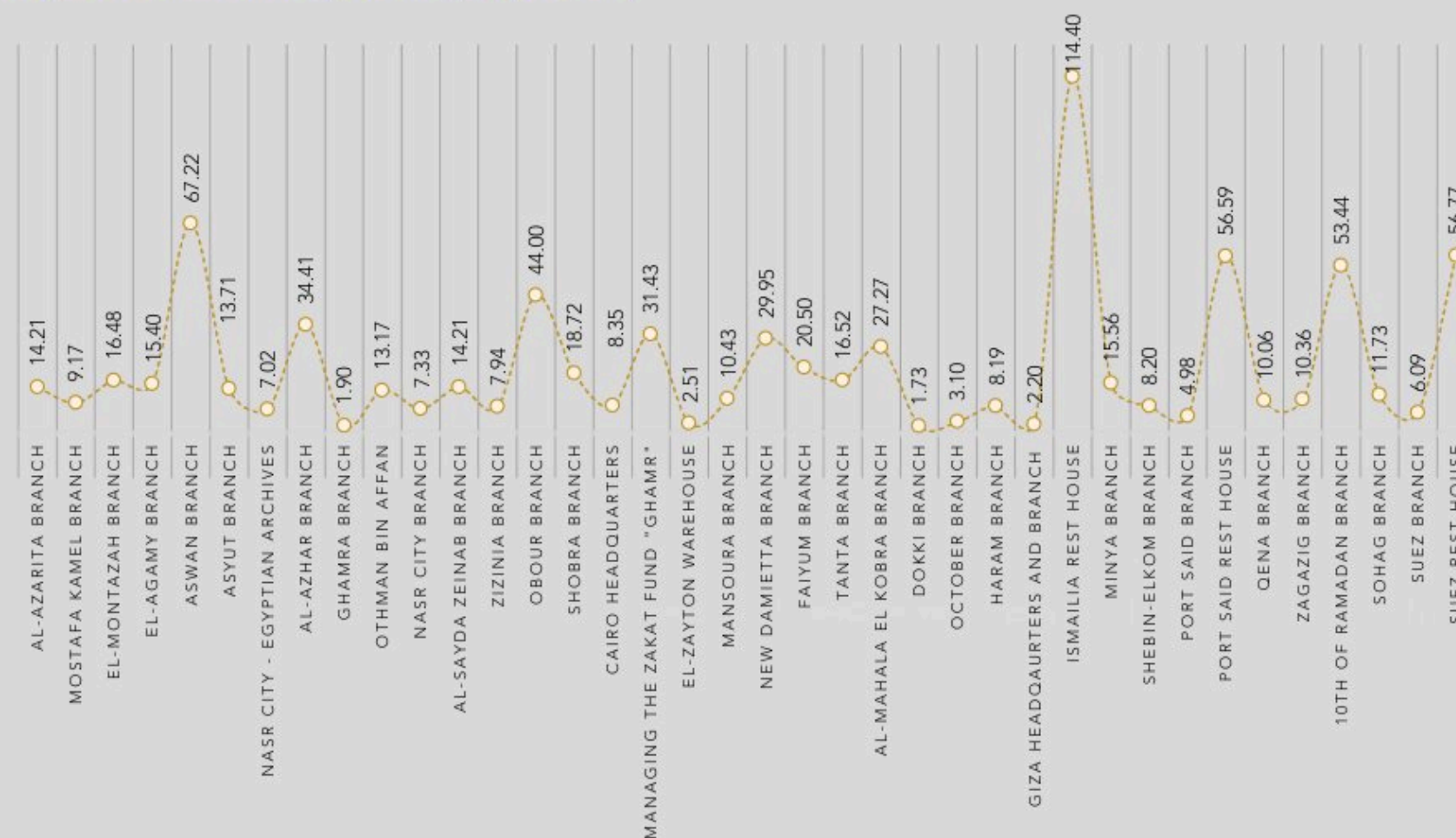
For the refrigerant leakage activity, emission intensity per area (kgCO₂e/m²) has been chosen as the comparison metric. During the reporting year, rest houses and The Zakat Fund building displayed the highest emission intensity, with values of **75.92 kgCO₂e/m²** and **31.43 kgCO₂e/m²**, respectively.

At both the governorate and facility levels, Ismailia recorded the highest emission intensity at **114.40 kgCO₂e/m²**, driven primarily by the Ismailia Resthouse. This was followed by Aswan and Suez, with the Aswan Branch recording **67.22 kgCO₂e/m²** and the Suez Resthouse reaching **56.77 kgCO₂e/m²**.

Average Fugitive Emissions Intensity per Facility Type [kgCO₂e/m²]

THE ZAKAT FUND	RESTHOUSES	BRANCHES
31.43	75.92	17.20
ARCHIVES	WAREHOUSES	HEADQUARTERS
7.02	2.51	5.27

Fugitive Emissions Intensity per Facility [kgCO₂e/m²]



Average Fugitive Emissions Intensity per Governorate [kgCO₂e/m²]



SCOPE 2 – INDIRECT EMISSIONS

PURCHASED ENERGY

4,330.79 mtCO₂e



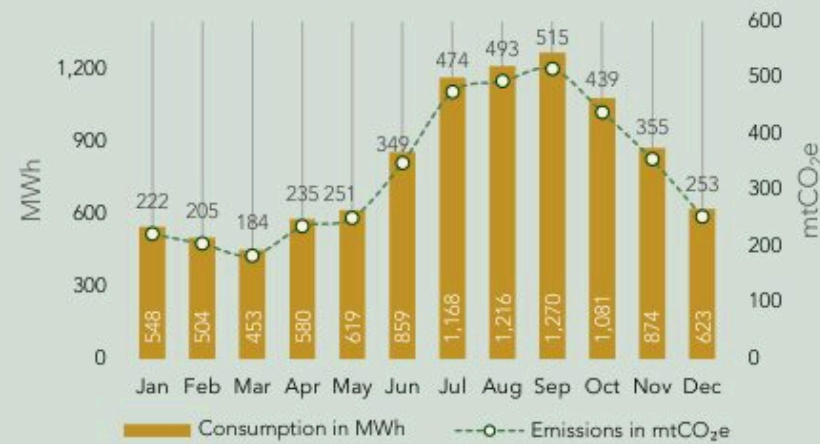
Purchased Electricity | Facilities **3,975.11** mtCO₂e

This activity represents **the largest contributor** to FIBE's carbon footprint, accounting for **38.89%** of total emissions. During the 2025 reporting period, FIBE consumed **9,795** megawatt-hours (MWh) of electricity, resulting in approximately **3,975.11 mtCO₂e**.

Notably, FIBE's **branches** were responsible for most of this consumption, accounting for **61%** of associated emissions, while the **headquarters** contributed **31%**.

Clear seasonal trend was observed as electricity usage and emissions **peaked** during the **summer months**; consumption began a steady increase in June, reaching its **maximum** in **September** before declining. This pattern aligns with typical annual usage trends, driven primarily by increased cooling demands during the high-temperature season.

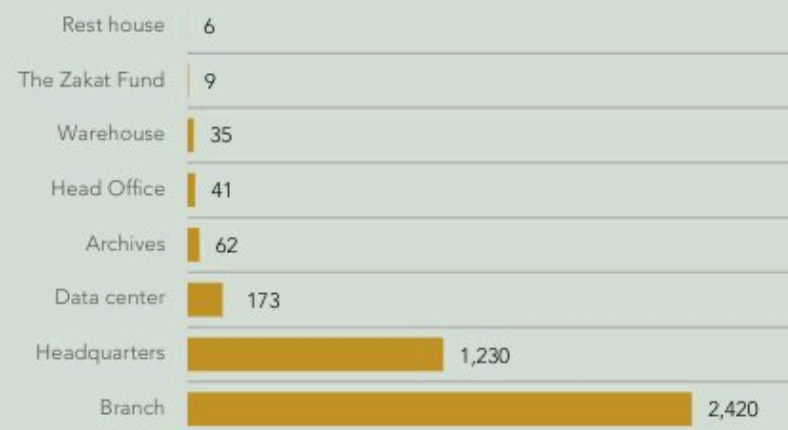
Electricity Consumption and Emissions Trend, 2025



Average Purchased Electricity Emissions Intensity per Governorate [kgCO₂e/m²]



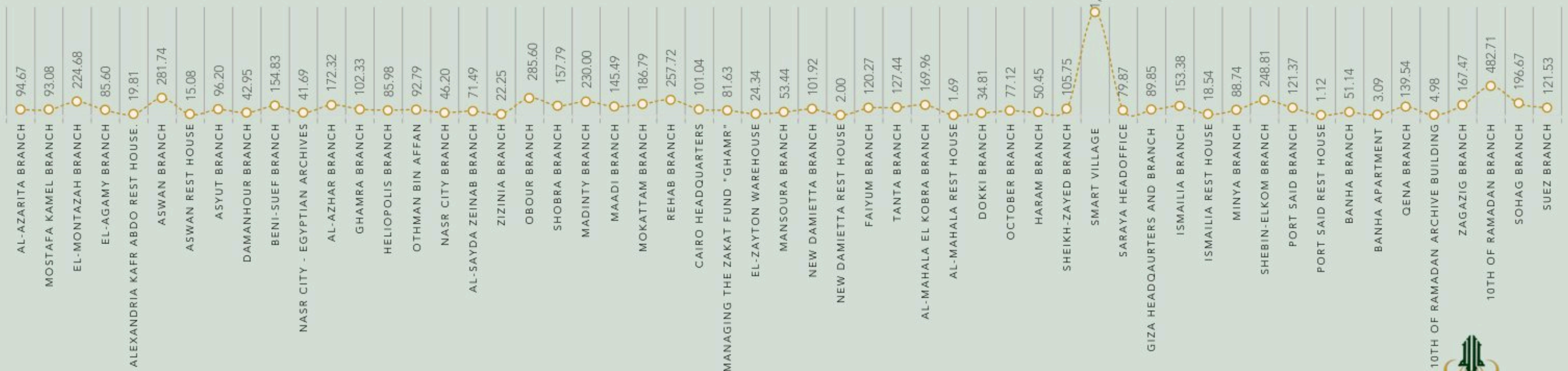
Electricity Emissions Per Type of Facility (mtCO₂e)



Average Purchased Electricity Emissions Intensity per Facility Type [kgCO₂e/m²]

THE ZAKAT FUND 33.13	HEAD OFFICE 32.42	BRANCHES 56.24
ARCHIVES 9.47	WAREHOUSES 9.88	HEADQUARTERS 38.73
REST HOUSES 3.56	DATA CENTERS 691.93	

Purchased Electricity Consumption Intensity per Facility [kWh/m²]



SCOPE 2 – INDIRECT EMISISONS

Electricity intensity serves as a key metric for benchmarking performance against international standards. Based on established criteria for global banking and office spaces, an assessment of **FIBE's** 63 facilities was conducted, of which only **55** consumed electricity during 2025. The results indicate that **37 facilities** achieved an **exemplary A+** rating, while **8 facilities** received an **E rating**. As part of its broader decarbonization strategy, the bank intends to prioritize energy efficiency measures in these lower-performing facilities to reduce its overall carbon footprint.

Score	Electricity Consumption (KWh/m ²)	Number of Facilities
A+	< 128	37
A	128 – 148	2
B	148 – 168	4
C	168 – 195	3
D	195 – 218	1
E	> 218	8

Purchased Electricity | ATMs

355.68 mtCO_{2e}

During the 2025 reporting period, FIBE tracked emissions associated with ATM operations. As the bank maintains full responsibility for the electricity consumed by these units, a total of **568 off-site ATMs** across Egypt were monitored, processing **12,252,391 transactions** throughout the year. Notably, electricity consumption and emissions for on-site ATMs are already accounted for within the reported usage of their respective branches or facilities.

The estimated emissions from off-site ATM operations amounted to approximately **355.68 mtCO_{2e}**, equivalent to **876 MWh** of electricity consumption. These figures reflect the environmental impact tied directly to the energy requirements and operational activities of the ATM network



FIBE's Purchased Energy Emissions

4,330.79 mtCO_{2e}

1.3 Emissions avoided by wind turbines running for a year



SCOPE 3 – INDIRECT EMISSIONS

Scope 3 emissions are the result of activities from assets not owned or controlled by the reporting organization, but that the organization indirectly impacts its value chain.

Scope 3 emissions included the following categories:

- Category 1: Purchased Goods and Services
- Category 2: Capital Goods
- Category 3: Fuel and Energy Related Activities
- Category 5: Waste Generated in Operations
- Category 6: Business Travel
- Category 7: Employee Commuting

PURCHASED GOODS

1,069.88 mtCO₂e



Water Use

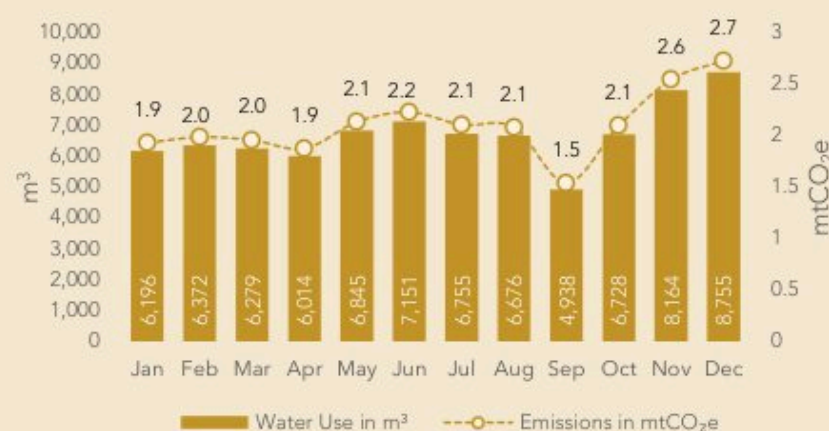


25.29 mtCO₂e

Scope 3 emissions encompass various indirect sources, including those related to water use. Although water-related emissions do not represent a significant portion of FIBE's overall carbon footprint, acknowledging the environmental impact associated with water usage remains a vital component of our comprehensive sustainability reporting.

During the 2025 reporting period, FIBE's facilities consumed a total of **80,873 cubic meters** of water, resulting in emissions of approximately **25.29 mtCO₂e**.

WATER USE AND EMISSIONS TREND, 2025



Paper Consumption



50.22 mtCO₂e

FIBE's paper consumption consists primarily of A4 copy paper, with all quantities and specifications meticulously documented within the bank's database. During the 2025 reporting period, the bank purchased **38 tons** of paper, resulting in approximately **50.22 mtCO₂e** in emissions.

Purchased Goods



185.49 mtCO₂e

Beyond paper consumption, the carbon footprint assessment includes a broader range of procured items, such as office supplies, electronics, and apparel. These supplies accounted for **185.49 mtCO₂e** during the 2025 reporting period. This comprehensive approach underscores the bank's commitment to accurately quantifying and managing its total environmental impact across the entire supply chain.

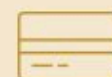
Purchased Services



801.28 mtCO₂e

In addition to purchased goods, the Bank reports on emissions stemming from **purchased services**. In 2025, services, which included courier and software services, accounted for a total of **801.28 mtCO₂e**.

Bank Issued Cards



7.60 mtCO₂e

During the 2025 reporting period, FIBE issued a total of **84,111 debit cards**. The production and distribution of these cards resulted in emissions totaling approximately **7.60 mtCO₂e**.

CAPITAL GOODS

103.87 mtCO₂e



Emissions associated with the procurement of capital goods are classified under Scope 3. During 2025, FIBE's procurement of capital assets; including, furniture and electronics accounted for **103.87 mtCO₂e**.

FUEL AND ENERGY-RELATED ACTIVITIES

1,054.28 mtCO₂e



Electricity Transmission & Distribution

303.16 mtCO₂e

FIBE accounts for the emissions related to electricity transmission and distribution losses, which is estimated as 686 MWh. This amount resulted in emissions of **303.16 mtCO₂e**, representing around 2.97% of total emissions.

Well-to-Tank (WTT)

751.12 mtCO₂e

To comprehensively assess the climate impacts of fuel combustion activities, FIBE considered emissions from fuel WTT. These Scope 3 emissions capture the full environmental impact of fuel. During the reporting period of 2025, the WTT emissions associated with FIBE owned vehicles totaled **63.98 mtCO₂e**. Additionally, the use of diesel and petrol in generators resulted in approximately **3.97 mtCO₂e** of emissions.

In alignment with the GHG Protocol's minimum reporting boundary, FIBE has included WTT emissions from purchased energy in its inventory for all years since 2022. For the current reporting period, these emissions were estimated at **683.16 mtCO₂e**, compared to **759.09 mtCO₂e** in 2022, **657.51 mtCO₂e** in 2023 and **653.98 mtCO₂e** in 2024.

WASTE GENERATED IN OPERATIONS

88.66 mtCO₂e



Office Waste Disposal 51.73 mtCO₂e

Emissions stemming from solid waste generated by FIBE's operations are included within this assessment category. In 2025, a total of **99.67 tons** of solid waste was disposed of in landfills, resulting in approximately **51.73 mtCO₂e** in emissions.

By quantifying these figures, FIBE gains a clearer understanding of the environmental implications of its waste management practices, allowing the bank to pinpoint opportunities for waste reduction and the adoption of more sustainable disposal methods.

Wastewater Treatment 36.93 mtCO₂e

Within the Scope 3 category, FIBE accounts for emissions associated with wastewater treatment. In 2025, the bank's facilities discharged approximately **64,698 m³** of water into the municipal sewage system, resulting in indirect emissions of approximately **36.93 mtCO₂e**.



BUSINESS TRAVEL

57.40 mtCO₂e



Air Travel 37.86 mtCO₂e

During the 2025 reporting period, FIBE employees traveled a combined distance of **47,405 kilometers**, encompassing both domestic and international flights. This air travel accounted for **248,973 passenger-kilometers (p.km)**, resulting in total emissions of **37.86 mtCO₂e**.

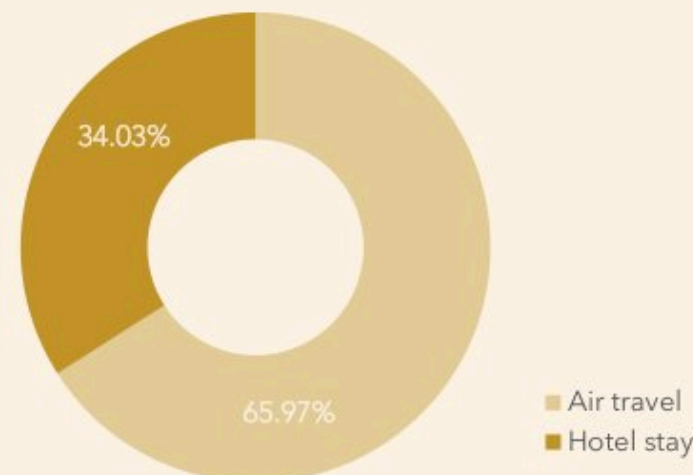
Notably, this calculation incorporates WTT emissions to ensure a comprehensive assessment of the environmental impact. By including WTT factors, FIBE accounts for the full life cycle of air travel, capturing emissions from both aircraft operations and the upstream production and transportation of aviation fuel.

Hotel Stay 19.53 mtCO₂e

During the 2025 fiscal year, FIBE employees recorded a total of **401 hotel nights** across eight different countries. These accommodations were factored into the comprehensive carbon footprint assessment, resulting in emissions of approximately **19.53 mtCO₂e**.

Within the business travel category, air travel remains the primary contributor at **65.97%** of emissions, while hotel stays represent the remaining **34.03%**.

Business Travel Emissions Per Activity



EMPLOYEE COMMUTING

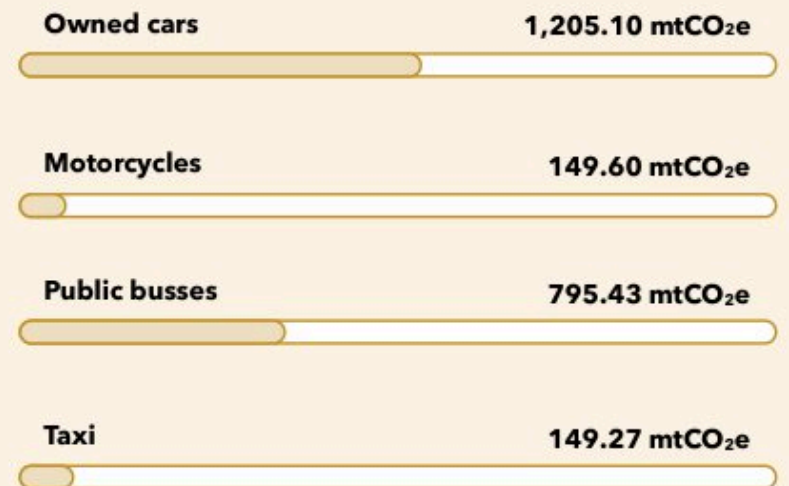
2,229.40 mtCO₂e



Employees' commuting distances to and from their workplaces were surveyed, yielding the following results:

- The total distance traveled by employees using their own cars amounted to **5,725,218 kilometers**.
- The distance covered by employees traveling via public buses reached **5,894,281 passenger kilometers (p.km)**.
- Employees relying on taxis for commuting accounted for a total distance of **574,528 kilometers**.
- The total distance traveled by employees using the metro system was recorded at **1,060,226 kilometers**.
- Employees commuting via motorcycle covered a cumulative distance of **1,004,465 kilometers**.
- A small portion of employees chose to walk to work, resulting in a combined distance of **75,935 kilometers**.

The cumulative distances covered by employees using different transportation modes resulted in total emissions of **2,299.40 mtCO₂e**.



CFP RESULTS SUMMARY

SCOPE 1 - DIRECT EMISSIONS (mtCO ₂ e)		2022 (BY)	2023	2024	2025	% Change	10.01%
Stationary Combustion	Fuel burning - Diesel	17.08	106.57	179.07	15.93	↓ 6.73%	
	Fuel burning - Petrol	4.61	8.02	6.10	0.93	↓ 79.83%	
Mobile Combustion	Fuel burning - Owned vehicles	278.30	148.00	234.44	251.11	↓ 9.77%	
Fugitive Emissions	Refrigerant leakage	734.47	383.02	408.79	734.09	↓ 0.05%	
Total Scope 1 (mtCO ₂ e)		1,034.46	645.61	828.39	1,002.05	↓ 3.13%	

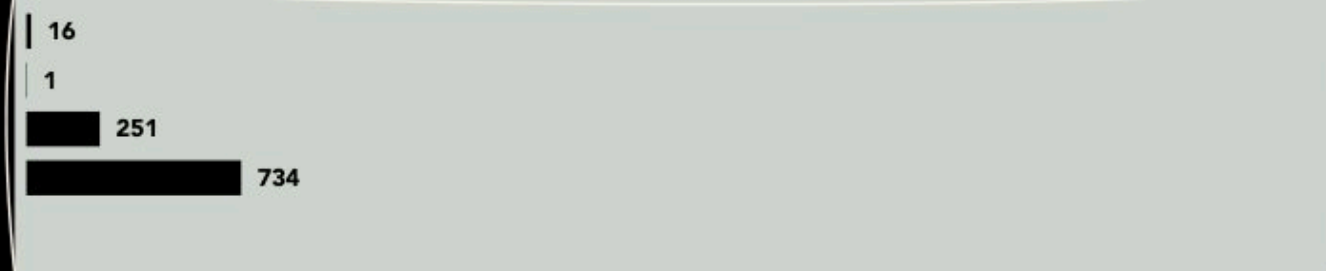
SCOPE 2 - INDIRECT EMISSIONS (mtCO ₂ e)		2022 (BY)	2023	2024	2025	% Change	43.28%
Purchased Energy *	Purchased electricity - Facilities	4,032.89	3,825.84	3,805.28	3,975.11	↓ 1.43%	
	Purchased electricity - ATMs	383.99	303.65	309.46	355.68	↓ 7.37%	
Total Scope 2 (mtCO ₂ e)		4,416.88	4,129.49	4,114.74	4,330.79	↓ 1.95%	

Total Scope 1 & 2 Emissions	5,451.34	4,775.11	4,943.14	5,332.84	↓ 2.17%	mtCO ₂ e
Scope 1 & 2 Carbon Intensity Per FTE *	3.07	2.75	2.88	3.18	↑ 3.58%	mtCO ₂ e/FTE
Scope 1 & 2 Carbon Intensity Per Area *	0.039	0.035	0.045	0.048	↑ 23.08%	mtCO ₂ e/m ²
Scope 1 & 2 Carbon Intensity Per Revenue	357	253	161	197	↓ 44.82%	mtCO ₂ e/B.EGP

SCOPE 3 - INDIRECT EMISSIONS (mtCO ₂ e)		2022 (BY)	2023	2024	2025	% Change	46.71%
Purchased goods and services	Water consumption	35.55	37.67	31.45	25.29	↓ 28.86%	
	Paper consumption	80.61	114.04	107.95	50.22	↓ 37.70%	
	Monetary goods & services	307.52	304.88	581.45	986.78	↑ 220.88%	
	Bank Issued Cards	8.37	33.82	7.26	7.60	↓ 9.20%	
Capital Goods	Capital Goods	-	107.66	140.02	103.87	-	
Fuel and energy-related activities (not included in scope 1 and 2)	Transmissions & Distribution losses *	309.18	289.06	288.03	303.16	↓ 1.95%	
	Purchased Energy (WTT) *	759.09	657.51	653.98	683.16	↓ 10.00%	
	Stationary combustion (WTT)	5.17	27.08	43.56	3.97	↓ 23.21%	
Waste generated in operations	Mobile combustion (WTT)	70.05	38.29	60.21	63.98	↓ 8.67%	
	Office solid waste disposal	56.43	55.04	51.55	51.73	↓ 8.33%	
	Wastewater treatment	58.40	61.89	51.66	36.93	↓ 36.76%	
Business travel	Air Travel (including WTT)	71.43	67.28	74.08	37.86	↓ 47.00%	
	Land Travel (including WTT)	-	1.85	0	0	-	
	Hotel stay	45.19	25.10	30.58	19.53	↓ 56.78%	
Employee Commuting	Commuting (including WTT)	2,417.30	2,236.30	2,268.44	2,299.40	↓ 4.88%	
Total Scope 3 (mtCO ₂ e)		4,224.24	4,057.48	4,390.83	4,673.49	↑ 10.64%	
Total Scope 1, 2 & 3 Emissions (mtCO ₂ e)		9,675.58	8,832.58	9,333.97	10,006.34	↑ 3.42%	

10,006.34 mtCO₂e
TOTAL EMISSIONS

SCOPE 1 - Direct Emissions	1,002.05 mtCO ₂ e
SCOPE 2 - Indirect Emissions	4,330.79 mtCO ₂ e
SCOPE 3 - Indirect Emissions	4,673.49 mtCO ₂ e



SCP 1 & 2
CARBON INTENSITY

3.18
mtCO₂e/FTE

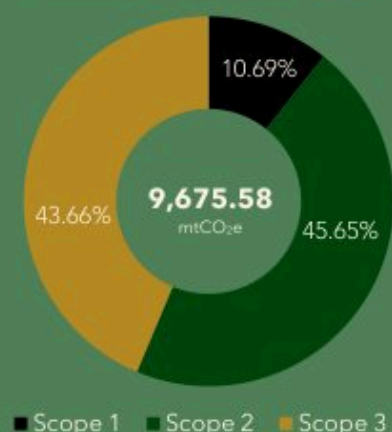
0.048
mtCO₂e/m²

197
mtCO₂e/B.EGP revenue

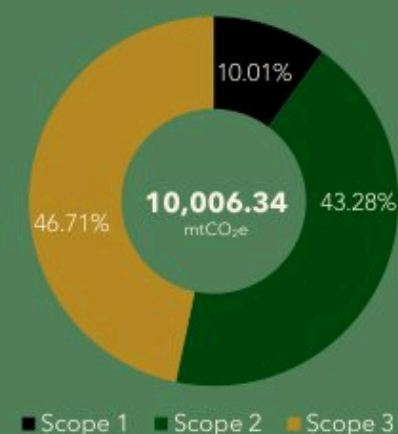


CFP RESULTS SUMMARY

Emissions Per Scope | 2022



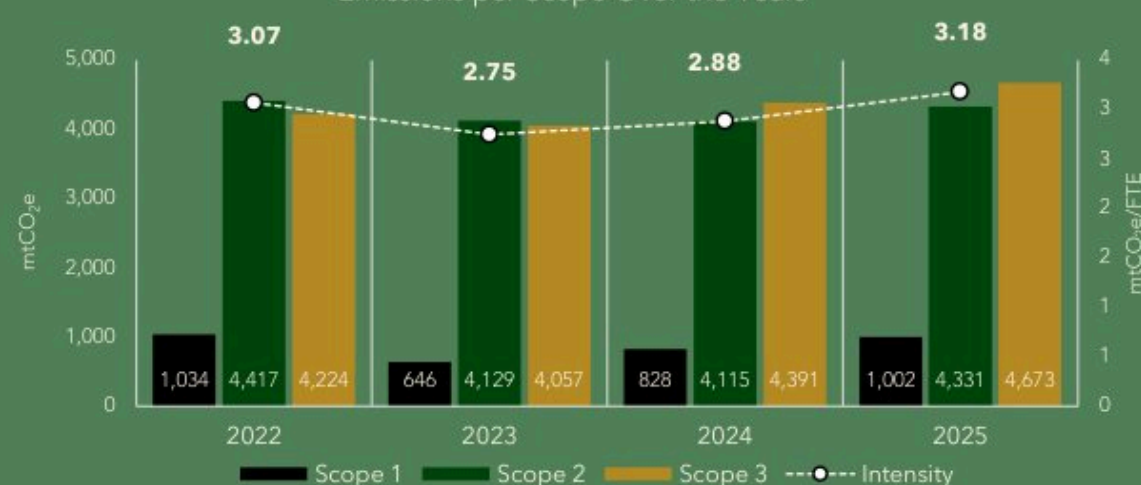
Emissions Per Scope | 2025



In 2025, the Bank achieved a successful reduction in its absolute Scope 1 and 2 emissions. Specifically, Scope 1 emissions decreased by **3.13%** relative to the 2022 Base Year (BY), reflecting consistent progress in mitigating the environmental impact of direct operations. **Scope 2** emissions saw a more modest decline of **1.95%**, reflecting ongoing efforts to enhance energy efficiency and reduce the carbon intensity of purchased electricity.

On the other hand, **Scope 3** emissions increased by **10.64%** compared to the 2022 BY. This shift was primarily driven by the higher procurement volumes witnessed during 2025. In addition to the expanded reporting boundary compared to the BY, which now includes emissions from the Capital Goods category. Overall, **total absolute emissions** have increased by **3.42%** since 2022, and **7.20%** compared to 2024.

Emissions per Scope Over the Years



In 2025, **purchased electricity** accounted for **43.28%** of the total emissions, making it the most significant contributor to the Bank's carbon footprint. This was followed by **employee commuting** at **22.98%** and **purchased goods and services** at **10.69%**.

Emissions per Category - 2025 (mtCO₂e)

Stationary Combustion	16.86	0.17%	Scope 1
Mobile Combustion	251.11	2.51%	
Fugitive Emissions	734.09	7.34%	Scope 2
Purchased Electricity	4,330.79	43.28%	
Purchased Goods & Services	1,069.89	10.69%	
Capital Goods	103.87	1.04%	
Fuel and Energy Related Activities	1,054.27	10.53%	Scope 3
Waste Generated in Operations	88.66	0.89%	
Business Travel	57.40	0.57%	
Employee Commuting	2,299.40	22.98%	

The below chart illustrates emissions by category for 2024 and 2025, highlighting year-on-year fluctuations. The most significant increase was observed in **fugitive emissions**, primarily driven by a higher volume of HVAC recharges across more facilities. Increases were also recorded in **purchased goods and services, mobile combustion, purchased electricity, fuel- and energy-related activities, and employee commuting**. Conversely, all other categories saw a **decline**, most notably in **stationary combustion**; this reduction is largely attributed to a more stable national electricity supply throughout 2025.

Year Over Year Analysis (2024 - 2025) - mtCO₂e



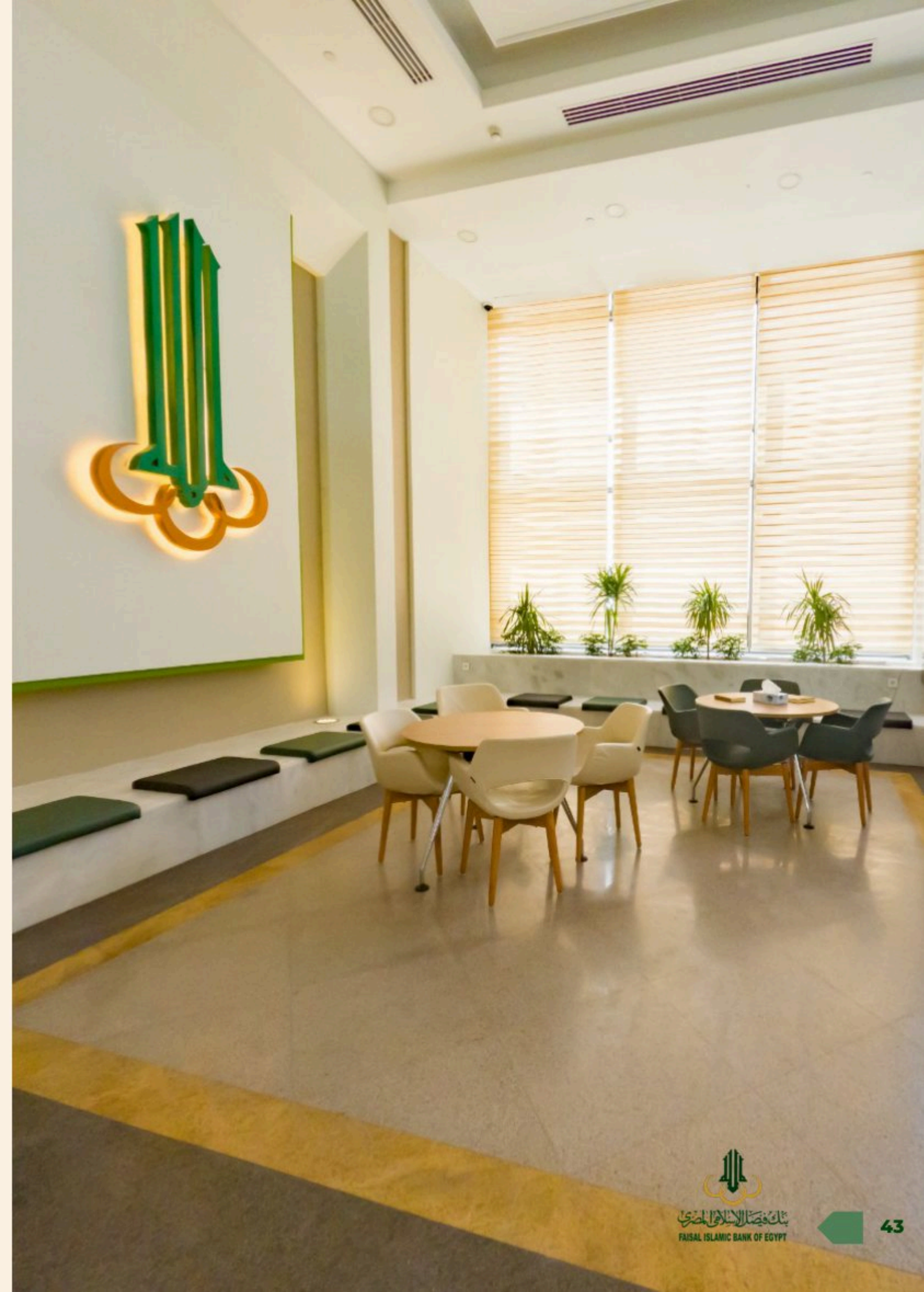
PERFORMANCE EVALUATION

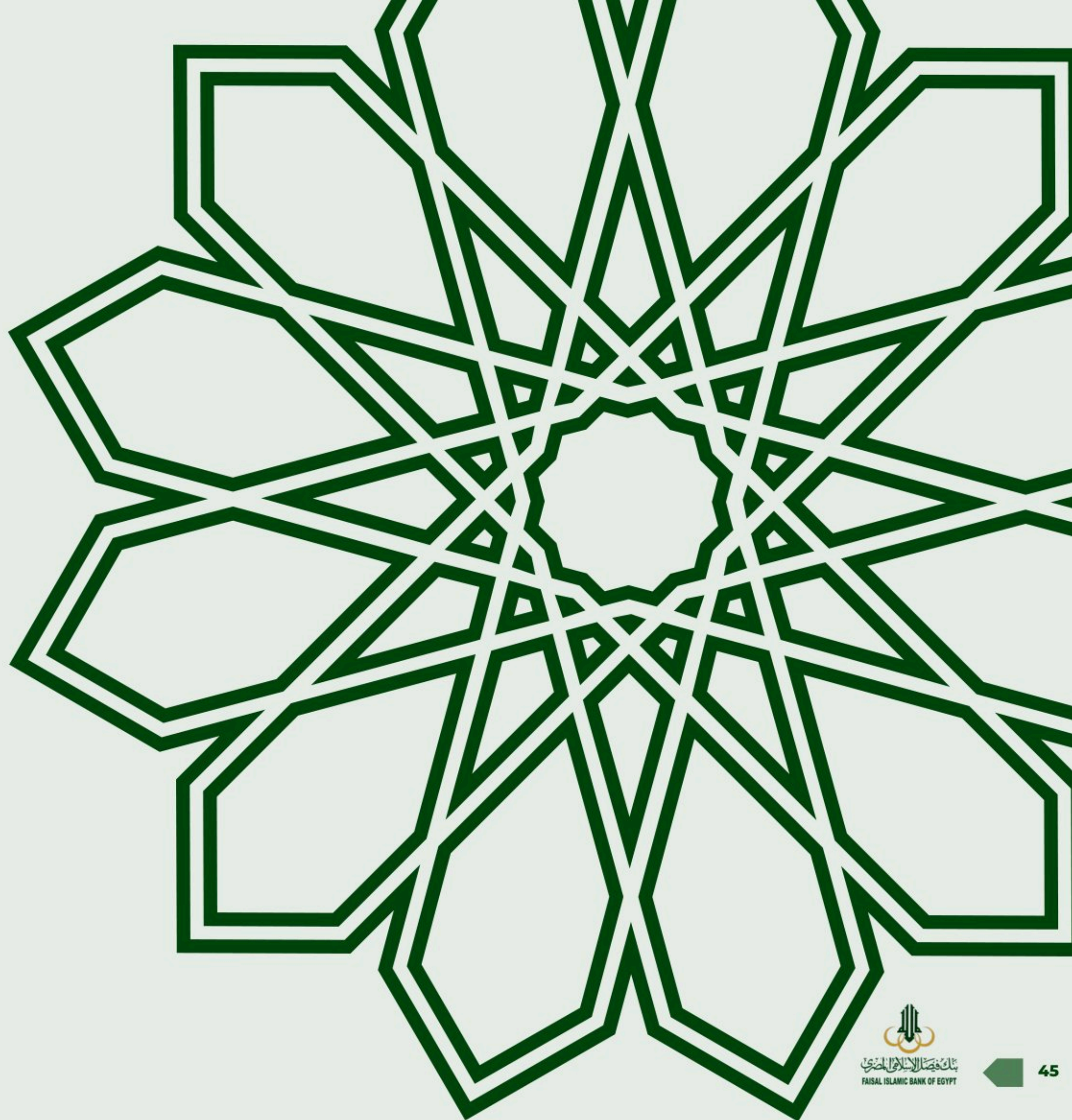


BASE YEAR (BY) & CARBON INTENSITY

Carbon intensity refers to the rate of greenhouse gas (GHG) emissions in metric tons of CO₂ equivalent (mtCO₂e) over a specified period, relative to a relevant activity measure. Absolute direct and indirect carbon emissions alone do not provide a complete understanding of an organization's resource consumption efficiency. Carbon intensity-based metrics, on the other hand, assess the efficiency of resource utilization by determining whether an organization emits less per unit of output compared to base or reference years. During this reporting period, FIBE has demonstrated emissions intensity levels of **3.18 mtCO₂e/FTE**, **0.048 mtCO₂e/m²**, and **197 mtCO₂e/billion EGP revenue** for Scope 1 + 2 emissions.

	2022(BY)	2023	2024	2025	% change
Scope 1 + 2 emissions intensity per m ² (mtCO ₂ e/m ²)	0.039	0.035	0.045	0.048	23.08% ↑
Scope 1 + 2 emissions intensity per FTE (mtCO ₂ e/FTE)	3.07	2.75	2.88	3.18	3.58% ↑
Scope 1 + 2 emissions intensity per billion EGP revenue (mtCO ₂ e/billion EGP)	357	253	161	197	44.82% ↓





REDUCTION TARGETS



The historic Paris Agreement of 2015 brought together nearly 200 countries in an unprecedented moment of global unanimity. The agreement set ambitious targets to limit global warming to well below 2 degrees Celsius above pre-industrial levels, with a further aim of achieving a 1.5-degree Celsius increase. The Intergovernmental Panel on Climate Change (IPCC) emphasized the critical importance of not exceeding the 1.5-degree threshold to avoid catastrophic climate change impacts.

FIBE recognizes the urgent need to transition to a low-carbon economy and has set targets aligned with the global goal of limiting temperature increases. FIBE aims to ensure that its activities and associated emissions contribute to a global temperature increase of no more than 1.5 degrees Celsius. This aligns with the safe limit for temperature increases established by the IPCC based on pre-industrial levels.

In pursuit of the 1.5-degree temperature goal, FIBE is committed to setting absolute emissions reduction targets, with the target completion year set as 2030. As 2022 marks FIBE's first complete carbon footprint assessment, it has been chosen as the fixed target base year. FIBE is dedicated to achieving the following absolute reduction targets:

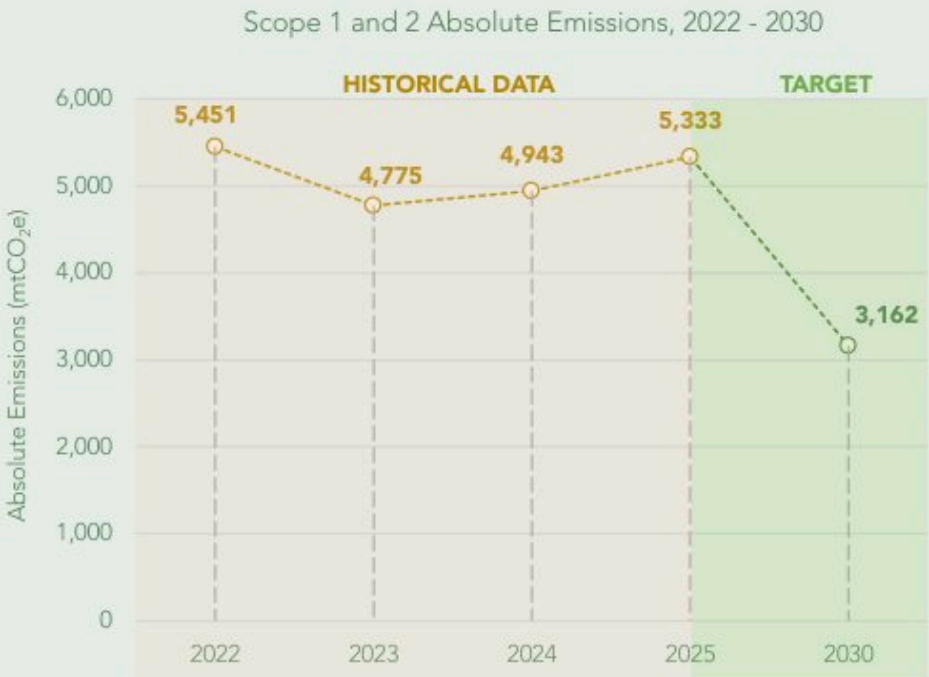
42%

Reduction of Scopes 1 and 2
Emissions by the Year 2030

These targets reflect FIBE's determination to play its part in mitigating climate change and transitioning to a sustainable future. By setting these reduction goals, FIBE aims to contribute to the global efforts in combating climate change while demonstrating its commitment to environmental stewardship and responsible business practices.

FIBE's 2025 carbon footprint showed an improvement compared to 2022, with combined Scope 1 and 2 emissions falling to **5,333 mtCO₂e**, a **2.17% reduction** against the 2022 baseline of **5,451 mtCO₂e**. Individually, Scope 1 emissions decreased by **3.13%** and Scope 2 by **1.95%** relative to 2022 levels. This progress marks a **5.17% advancement** toward the Bank's 2030 goal of reaching **3,162 mtCO₂e**.

Scope	Base year 2022	Reporting year 2025	Target year 2030	Actual Reduction
Scope 1 (mtCO ₂ e)	1,035	1,002	600	↓ 3.13%
Scope 2 (mtCO ₂ e)	4,417	4,331	2,562	↓ 1.95%
Scope 1 + 2 (mtCO ₂ e)	5,451	5,333	3,162	↓ 2.17%





TOWARDS CARBON REDUCTION

DECARBONIZATION PLAN

FIBE has undertaken a significant effort to develop decarbonization opportunities across its operations. These opportunities aim to identify areas for improvement and provide numerous possibilities to reduce our carbon footprint. The primary initiatives have been outlined in our decarbonization plan, emphasizing our commitment to sustainability and environmental responsibility. It is important to note that the projects and actions listed below are suggestions and will undergo thorough research and a comprehensive feasibility study before implementation.

Energy Efficiency Enhancements

-  **Energy audits:** Conducting thorough energy audits will involve assessing energy consumption patterns, identifying areas of high energy use, and proposing energy-saving measures.
-  **Lighting system upgrade:** Switching to energy-efficient LED lighting can significantly reduce electricity consumption and maintenance costs while providing longer-lasting and environmentally friendly lighting solutions.
-  **Smart building controls and automation systems:** Implementing these technologies allows for better control and optimization of energy usage, such as adjusting temperature settings, lighting, and ventilation based on occupancy.
-  **Renewable energy options:** Exploring the feasibility of installing solar panels or wind turbines on-site can help generate clean energy, reduce reliance on fossil fuels, and lower carbon emissions.
-  **Green Building Guidelines:** Develop and adopt green building guidelines including refurbishment of building such as insulation and draught proofing. Install self-closing mechanisms in doors to avoid heat gain and energy consumption.

Refrigerant Leakage Reduction

-  **Regular Maintenance and Inspections:** Implement a proactive maintenance program to regularly inspect and service refrigeration and air conditioning systems. Timely detection and repair of leaks can minimize refrigerant losses.
-  **Retrofit or Upgrade Equipment:** Consider retrofitting or upgrading older refrigeration and air conditioning systems with newer, more energy-efficient models that use environmentally friendly refrigerants with lower global warming potential (GWP).
-  **Leak Detection Systems:** Install refrigerant leak detection systems that monitor and alert in real-time when leaks occur. This allows for swift action to repair and prevent further leakage.

Waste Reduction and Recycling

-  **Waste audits:** Conducting waste audits helps identify opportunities for waste reduction, recycling, and proper waste management practices.
-  **Recycling programs:** Implementing recycling programs for various materials like paper, plastics, glass, and metals ensures that recyclables are diverted from landfills and sent for proper processing and reuse.
-  **Reusable and eco-friendly materials:** Encouraging the use of reusable items like water bottles, coffee mugs, and shopping bags reduces waste generation. Additionally, promoting the use of eco-friendly materials in day-to-day operations minimizes the environmental impact.

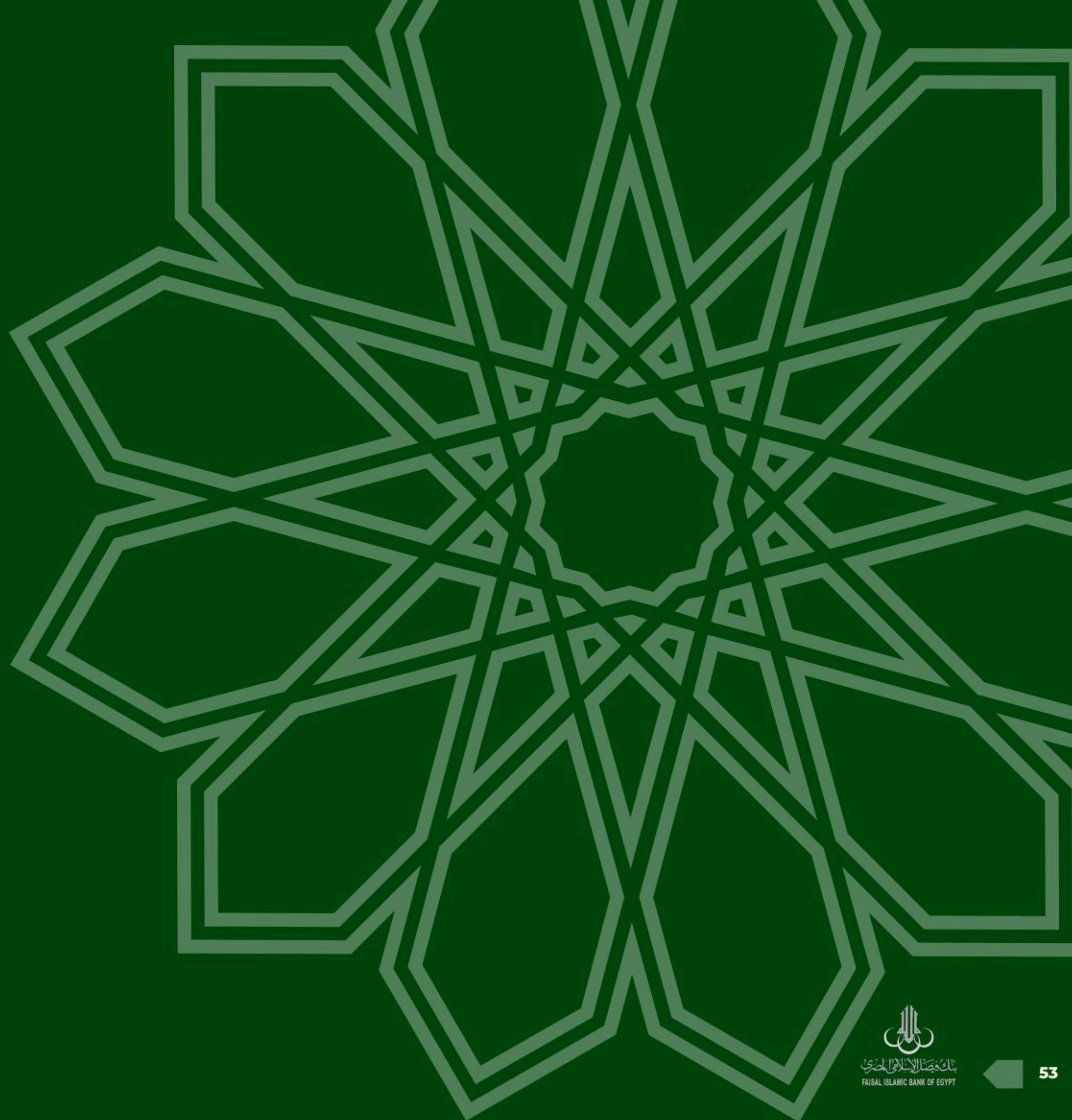


Employee Engagement and Education

-  **Awareness campaigns:** Launching awareness campaigns that highlight the importance of sustainability, the impact of individual actions, and the collective effort in reducing carbon emissions fosters a culture of environmental responsibility.
-  **Training programs:** Providing employees with training on energy conservation, waste management, and sustainable practices equips them with the knowledge and skills needed to contribute to decarbonization efforts.
-  **Idea-sharing platform:** Establishing a platform for employees to share ideas, suggestions, and best practices related to decarbonization encourages employee engagement and fosters a collaborative approach to sustainability within the organization.

Sustainable Transportation

-  **Alternative transportation methods:** Encouraging employees to carpool, use bicycles, or utilize public transit reduces the carbon footprint associated with individual commuting. Awareness campaigns and incentives can promote these sustainable transportation options.
-  **Electric and hybrid vehicles:** Assessing the feasibility of transitioning the company fleet to electric or hybrid vehicles can significantly reduce emissions from transportation. Factors to consider include infrastructure availability, vehicle range, and charging infrastructure installation.
-  **Telecommuting policy:** Implementing a telecommuting policy allows employees to work remotely, reducing the need for daily commuting altogether and lowering associated emissions.



ANNEX



DATA SOURCES & QUALITY

All the information used to compute the carbon footprint comes from FIBE's database. The data quality has been evaluated and presented below, with data from each business sector evaluated independently to enable better analysis and display of resolution and further explanations. The quality of the data is divided into 3 levels to assess possible areas of improvement for each activity.

- **Primary data:** data taken from documents that are directly linked to the assessment, such as electricity invoices, to calculate emissions caused due to electricity.
- **Secondary data:** such as databases, studies, and reports.
- **Assumptions:** assumptions made based on internationally recognized standards and studies.

- Good, no changes recommended.
- Satisfactory, could be improved.
- Weak, priority area for improvement.



Activity	Data	Units
SCOPE 1		
Stationary Combustion	Diesel fuel	5,985 Liters
	Petrol Fuel	394 Liters
Mobile Combustion	Diesel fuel	12,109 Liters
	Petrol Fuel	93,108 Liters
Fugitive Emissions	Refrigerants	419 kg
SCOPE 2		
Purchased Energy	Electricity- Facilities	9,795 MWh
	Electricity - ATMs	876 MWh
SCOPE 3		
Purchased goods and services	Water consumption	80,873 m ³
	Purchased paper	38 tons
	Bank Issued Cards	84,111 Cards
	Monetary Goods & Services	Confidential EGP
Capital goods	Capital goods	Confidential EGP
Waste generated in operations	Solid waste	100 tons
	Wastewater treatment	64,698 m ³
Employee commuting	Private Car	5,725,218 Km
	Motorcycle	1,004,465 Km
	Public Bus	5,894,281 P.km
	Taxi	574,528 Km
	Metro	1,060,226 Km
	Walking	75,935 Km
Business travel	Air travel	248,973 P.km
	Hotel stays	401 Nights

RELEVANCY & EXCLUSIONS

The following table describes the GHG emissions sources that were excluded from FIBE's GHG inventory due to several reasons, including: lack of data, and data that is beyond FIBE's operation and control and hence considered technically infeasible to attain. The exclusion rationale per activity has also been specified

#	Activity	Description	Emissions	Status
1	Purchased goods and services	This includes printed forms and marketing materials, as well as office supplies such as paper, envelopes, and flyers. It also encompasses purchased services, including consulting, courier, and software services.	1,069.89	Relevant, calculated
2	Capital goods	Emissions from embodied carbon in the assets purchased by FIBE, such as buildings, cars, ... etc.	103.87	Relevant, calculated
3	Fuel and energy related activities (Not included in Scope 1 and 2)	Includes Well-to-tank emissions related to purchased electricity and fuel burning in generators and owned vehicles, in addition to electricity transmission and distribution losses.	1,054.27	Relevant, calculated
4	Upstream transportation and distribution	This category should include emissions from transport between the bank and its suppliers, in addition to emissions from courier services. Courier service emissions are reported under Category 1 due to their minor impact.	-	Relevant, calculated elsewhere
5	Waste generated in operations	Includes emissions from the transportation of solid waste and the landfill emissions from the disposed waste.	88.66	Relevant, calculated
6	Business travel	Includes emissions from air travel and hotel stays.	57.40	Relevant, calculated
7	Employee commuting	Transportation of employees between their homes and their worksites during the reporting year (in vehicles not owned or operated by FIBE).	2,299.40	Relevant, calculated
8	Upstream leased assets	This category is not directly relevant because all assets leased are already included in the company's scope 1 and 2 emissions.	-	Not relevant, explanation provided
9	Downstream transportation	This category is not relevant to FIBE as all product transportation costs are paid by the bank and reported under upstream transportation and distribution.	-	Not relevant, explanation provided
10	Processing of sold products	This category is not relevant to FIBE's operations	-	Not relevant, explanation provided
11	Use of sold products	The contribution of this category has been assessed using an approximation methodology and determined to be not relevant.	-	Not relevant, explanation provided
12	End of life treatment of sold products	The contribution of this category has been assessed using an approximation methodology and determined to be not relevant.	-	Not relevant, explanation provided
13	Downstream leased assets	FIBE doesn't have any downstream leased assets.	-	Not relevant, explanation provided
14	Franchises	This category is not relevant to FIBE's business and has therefore been excluded.	-	Not relevant, explanation provided
15	Investments	Emissions resulting from commercial loan activities and/or projects financed by FIBE.	-	Relevant, not yet calculated

QUALITY ASSURANCE STATEMENT

To the Bank's Board of Directors,

We have been appointed by Faisal Islamic Bank of Egypt to conduct carbon footprint calculations pertaining to the bank's operational activities for the period from 1st of January 2025 to the 31st of December 2025. The scope covered the bank's operations in all its 63 facilities located in Egypt.

AUDITORS' INDEPENDENCE AND QUALITY CONTROL

We adhere to integrity, objectivity, competence, due diligence, confidentiality, and professional behavior. We maintain a quality control system that includes policies and procedures regarding compliance with ethical requirements, professional standards, and applicable laws and regulations.

AUDITORS' RESPONSIBILITY

In conducting the carbon footprint calculations, we have adopted the Greenhouse Gas Protocol Guidelines, IPCC Guidelines for Greenhouse Gas Inventories, and finally ISO 14064-1:2018 specification with guidance at the organization level for quantification and reporting of GHG emissions and removals.

It is our responsibility to express a conclusion about the quality and completeness of the primary data collected/ provided by FIBE. We have performed the following quality assurance/ quality control tasks:

- Several rounds of data requests were performed whenever the received information was not clear;
- All data presented in this report were provided by the reporting entity and revised and completed by our technical teams;
- For data outliers, meetings were held to investigate the accuracy of the data and new data was provided when requested;
- Any gaps, exclusions and/or assumptions have been clearly stated in the report.

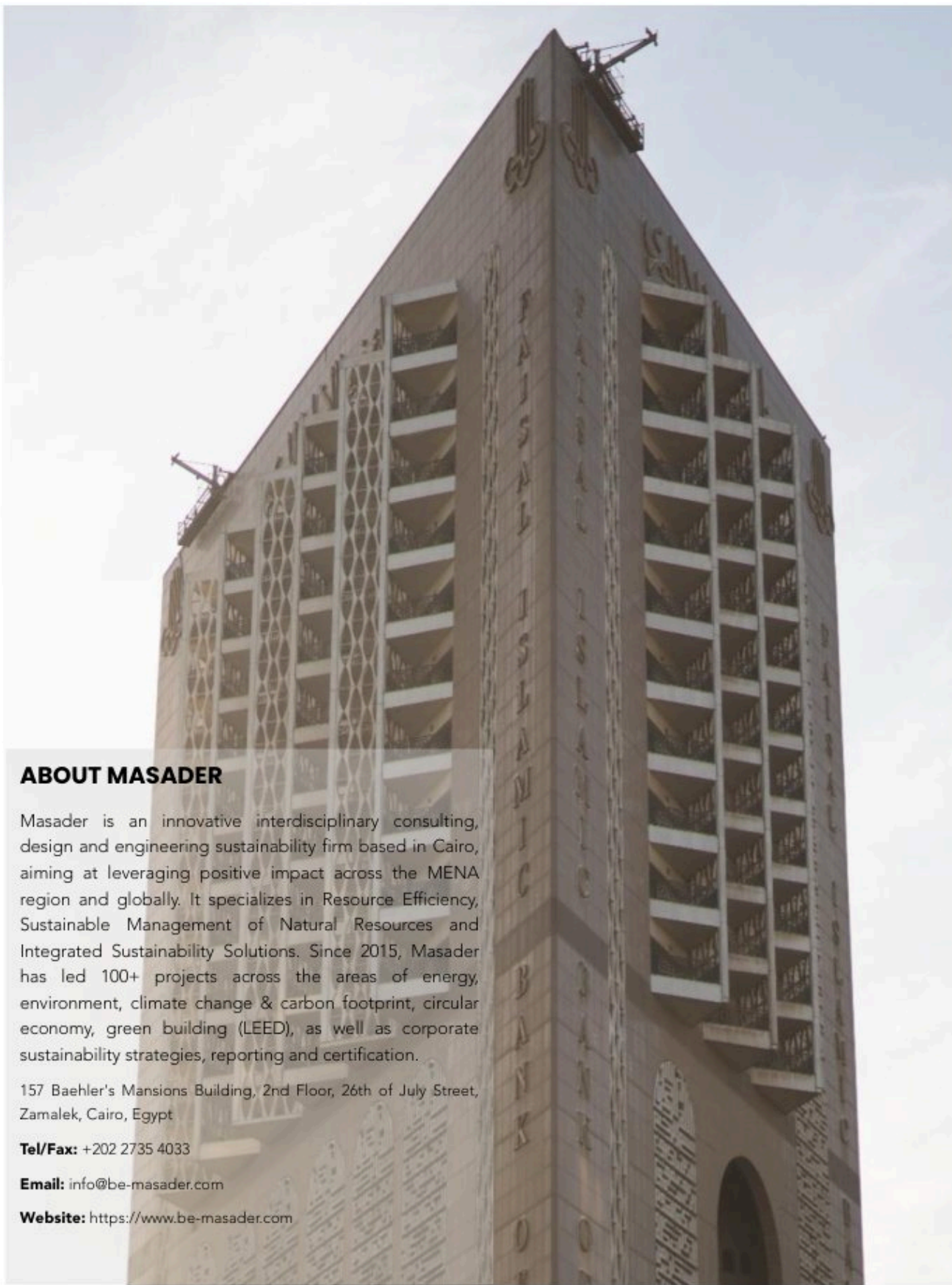
CONCLUSION

Based on the aforementioned procedures, nothing has come to our attention that would cause us to believe that FIBE's raw data used in the carbon footprint calculations have not been thoroughly collected, verified, and truly represent FIBE's resource consumption in the reporting period related to all categories/aspects identified in this report. We do not assume and will not accept responsibility to anyone other than FIBE for the provided assurance and conclusion.

Dr. Abdelhamid Beshara, Founder and Chief Executive Officer

MASADER, ENVIRONMENTAL & ENERGY SERVICES S.A.E CAIRO,

May 2026



ABOUT MASADER

Masader is an innovative interdisciplinary consulting, design and engineering sustainability firm based in Cairo, aiming at leveraging positive impact across the MENA region and globally. It specializes in Resource Efficiency, Sustainable Management of Natural Resources and Integrated Sustainability Solutions. Since 2015, Masader has led 100+ projects across the areas of energy, environment, climate change & carbon footprint, circular economy, green building (LEED), as well as corporate sustainability strategies, reporting and certification.

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بَنْكُ فَیْصَلِ الْإِسْلَامِیِّ الْمَاصِی
FAISAL ISLAMIC BANK OF EGYPT

