

Principles for Responsible Banking Progress Report

March 2025 - March 2026



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About the Report

This is the sixth progress report from Banque Misr (BM) on its implementation of the Principles of Responsible Banking (PRB), covering the period March 2025 to March 2026. The report outlines the initiatives and measures undertaken by BM to implement the PRB and highlights the Bank's progress toward creating long-term value for all stakeholders. Throughout this report, "BM," "the Bank," "our," and "we" refer to Banque Misr, a state-owned bank headquartered in Cairo, Egypt.

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Editorial Policy

Driven by our position as a national and regional leader, and as a founding signatory to the PRB, we remain committed to the full implementation of the Principles. This report highlights the actions we have taken to strengthen our sustainability performance and governance while addressing national and regional priorities, challenges, and needs.

Forward-Looking Statements

This report contains forward-looking statements, including estimations and expectations regarding future performance. While BM's management believes these statements are based on reasonable assumptions, actual results and future events may differ materially from those anticipated.

Mistakes and Typographical Corrections

Any errors identified after publication will be corrected, and the revised version will be made available on our website. To minimize environmental impacts, this report is published as a downloadable PDF.



Summary Template

Banque Misr (March 2025 – March 2026)

Principle 1: Alignment

BM continues to implement an integrated sustainability strategy that embeds Environmental, Social, and Governance (ESG) principles across its operations, governance, and decision-making processes. This approach reflects the Bank's transition from traditional risk assessments toward impact-based decision-making.

The Bank's strategy aligns with key international and national frameworks, including the UN Sustainable Development Goals (SDGs), the Paris Agreement, Egypt Vision 2030, and Egypt's Nationally Determined Contributions (NDCs).

BM's strategic focus areas, particularly circularity and financial inclusion, also support Egypt's Sustainable Energy Strategy 2050, the Central Bank of Egypt's sustainable finance agenda, the United Arab Emirates (UAE) Green Agenda 2015–2030, and the UAE National Climate Change Plan 2050.

In 2025, BM continued to strengthen financial inclusion and accessibility through its network of 887 branches and offices and 6,151 ATMs across Egypt, serving around 20 million customers in Egypt and 20,128 customers in the UAE.

Principle 2: Impact & Target Setting

BM updated its regular impact assessment of its lending and investment portfolios in both Egypt and the UAE.

In Egypt, the reassessment covered the Corporate, MSME, Retail, and Investment portfolios. In the UAE, it covered the Corporate, Retail, and Investment portfolios.

In Egypt, BM assessed 100% of its Investment portfolio and 98% of its Corporate Banking portfolio, while also successfully increasing the coverage of its MSME portfolio to 96%, compared to 86% during the previous reporting period. Furthermore, BM covered 100% of its retail portfolio and successfully addressed data limitations by segmenting customers according to income level.

In the UAE, the reassessment covered 100% of the Investment, Corporate, and Retail Banking portfolios.

Principle 3: Clients & Customers

BM continued strengthening its responsible banking approach throughout 2025 by expanding sustainable finance, integrating ESG considerations into business operations, promoting financial inclusion, and enhancing customer engagement. The Bank also continued supporting circular economy initiatives, including the "TEQDAR GO Green" accelerator program.

In 2025, BM secured a USD 100 million Sustainability-Linked Loan (SLL) from the European Bank for Reconstruction and Development (EBRD), representing the first sustainability-linked financing provided to a financial institution in the Middle East and North Africa (MENA). The financing supports women-led MSMEs, affordable housing, and green finance initiatives.

The Bank also expanded its green finance offerings, including solar panel financing programs that promote the adoption of clean energy among households.

Summary Template

Principle 1: Alignment

Principle 2: Impact & Target Setting

Principle 3: Clients & Customers

BM Targets and Progress Indicators

Circularity targets

- Replicate the construction sector client engagement exercise by implementing a holistic engagement program across the real estate, construction, and building materials value chain by 2027.
- Launch circularity capacity-building initiatives for Relationship Managers (RMs).

Financial inclusion targets

Target achieved:

- Increase the share of youth within the retail portfolio by 1%.

Targets in progress:

- As the share of women in the retail portfolio remained unchanged, BM has prioritized improving accessibility for female clients and has begun monitoring their financial health.
- BM established a new target to increase its low-income mortgage portfolio by 40% by 2027.

BM further strengthened financial inclusion by expanding its microfinance portfolio to EGP 10.1 billion, serving 85,075 clients across Egypt. Approximately 45% of the portfolio is concentrated in Upper Egypt and the Red Sea Governorates, helping improve access to financial services across underserved communities.

The Bank continued implementing financial literacy initiatives targeting women, youth, farmers, and people of determination. Accessibility was further enhanced through the installation of accessibility features in 481 branches and sign language training provided to 2,160 employees.

In the UAE, BM strengthened responsible communication and customer engagement by introducing new internal policies and digital financial literacy initiatives focused on cybersecurity, fraud prevention, and responsible financial management.

Summary Template

Principle 1: Alignment

Links & References

[BM PRB report 2024](#)

Principle 2: Impact & Target Setting

Links & References

<https://www.cbe.org.eg/en/news-publications/news/2025/09/03/09/57/financial-inclusion-rates-egypt-as-of-june-2025>

<https://www.cbe.org.eg/en/financial-inclusion/financial-inclusion-strategy>

[financial-inclusion-and-payment-systems--services-indicators.pdf](#)

<https://www.banquemisr.com/ABOUT-US/News/Best-Bank-in-Egypt-for-Mortgage-Financing-by-Euromoney-Magazine-2025>

Principle 3: Clients & Customers

Links & References

https://www.banquemisr.com/Home/SMEs/Retail%20Banking/Pages/Solar%20panel%20loan/Content?sc_lang=ar-EG

https://www.banquemisr.com/ar-EG/ABOUT-US/News/Bank-Misr-and-the-European-Bank-for-Reconstruction-and-Development?sc_lang=en

Summary Template

Principle 4: Stakeholders

BM's stakeholder engagement plan remains unchanged with respect to identifying, classifying, or engaging stakeholders. Stakeholder feedback continues to inform the Bank's strategy and supports alignment with stakeholder needs and expectations.

BM's stakeholder network includes peers, investors, clients, regulators, employees, policymakers, suppliers, academic institutions, scientists, civil society organizations, trade unions, local communities, and international financial institutions.

Stakeholder engagement addresses a broad range of emerging topics and priorities, including financial performance, regulatory compliance, reputation management, career development, digital transformation, cybersecurity, pricing, ethical conduct, community investment, and environmental management, including waste, water, and energy conservation.

During 2025, BM strengthened its commitment to financial inclusion and sustainable development through several strategic partnerships:

1. Partnered with the Ministry of Youth and Sports to expand access to banking services, digital financial services, and payment solutions through youth centers across Egypt.

Principle 5: Governance and Culture

BM's Sustainability and Sustainable Finance Governance Framework operates through a hybrid model that combines top-down with bottom-up implementation, ensuring ESG principles are embedded throughout the Bank's governance structure and integrated into operational and strategic decision-making.

The governance framework is built around three key pillars, described in detail in the Bank's 2024 PRB Report:

1. Sustainability and Sustainable Finance Board Committee (SSF Board Committee)
2. Sustainability and Sustainable Finance (SSF) Division
3. EESG Champions Network

The Bank continues to apply Environmental and Social Risk Management (ESRM) processes and client engagement practices to encourage responsible business practices.

Principle 6: Transparency and Accountability

BM is committed to regular and transparent sustainability reporting in accordance with leading international ESG reporting frameworks.

The Bank reports in line with the Global Reporting Initiative (GRI), the Sustainability Accounting Standards Board (SASB), the Task Force on Climate-related Financial Disclosures (TCFD), and the Principles for Responsible Banking (PRB). BM also systematically monitors and reports its carbon footprint, including financed emissions.

Summary Template

Principle 4: Stakeholders

2. Collaborated with the New Urban Communities Authority (NUCA) and eFinance under the “Your Home in Egypt” initiative to provide secure digital payment solutions for Egyptians living abroad purchasing residential units in Egypt.
3. Partnered with the Ministry of Social Solidarity and the Sonaa El-Kheir Foundation under the “Tamkeen” initiative, within the “Haya Karima” program, to promote financial literacy, economic empowerment, entrepreneurship, and financial inclusion among underserved communities.

Links & References

BM PRB report 2023

<https://www.banquemisr.com/-/media/GRI-UN-Global-Compact/BM-Principles-for-Responsible-Banking-2023.pdf>

Principle 5: Governance and Culture

In Egypt, BM continues to foster a strong culture of responsible banking by providing universal sustainability training to 89% of employees, while 11% receive specialized sustainability training.

As part of its ongoing efforts to strengthen accountability and strategic alignment, BM is still actively working toward integrating sustainability and sustainable finance targets into its remuneration framework.

Links & References

BM PRB report 2024-2025

Principle 6: Transparency and Accountability

Links & References

Supplements Template

Principle 2:

**Impact and Target
Setting**



Responsible Banking Progress
Statement, March 2025 - March 2026

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Principle 2: Impact and Target Setting

We will continuously increase our positive impacts while reducing the negative impacts on, and managing the risks to, people and environment resulting from our activities, products and services. To this end, we will establish and disclose targets in the areas where we can generate the most significant impacts.

Impact Analysis

Show how your bank has identified, prioritized and measured the most significant impacts associated with its portfolio (both positive and negative). Determine the priority areas for target- setting. Include details regarding: Scope, Portfolio Composition, Context, and Performance Measurement. The impact analysis should include assessment of the relevance of the four priorities laid out in *Leading the Way to a Sustainable Future: Priorities for a Global Responsible Banking Sector*, as part of its initial or ongoing impact analysis.

Links & References

Internal data provided for portfolio composition

Response

1. Scope and Portfolio Composition

BM reassessed its portfolio in both Egypt and the UAE using the UNEP FI Portfolio Impact Analysis Tool (Version 3) to determine whether significant changes had occurred in the composition of financed sectors or their relative shares. The assessment covers both Conventional and Islamic Banking across all business lines and is based on portfolio data as of December 31, 2025.

Principle 2: Impact and Target Setting

1.1 Egypt Portfolio Impact Reassessment

In Egypt, BM assessed 100% of the sectors financed under its investment portfolio. Owing to the size of the Corporate Banking and MSME Banking portfolios and the UNEP FI tool's limit of 50 sectors, the Bank assessed approximately 98% of the Corporate Banking portfolio and 96% of the MSME Banking portfolio. Corporate Banking coverage remained unchanged from the previous reporting period, while MSME coverage increased by 10%, from 86% to 96%.

A) Corporate Banking:

The main sectors financed through Corporate Banking include: extraction of crude petroleum; real estate activities with owned or leased property; urban and suburban passenger land transport; real estate activities on a fee or contract basis; general public administration activities; manufacture of refined petroleum products; manufacture of basic iron and steel, support activities for transportation; passenger rail transport, interurban; and construction of buildings.

B) MSMEs Banking:

The main sectors financed through the MSME Banking portfolio include: manufacture of furniture; manufacture of wearing apparel (except fur apparel); manufacture of other food products; manufacture of basic chemicals, fertilizers, nitrogen compounds, plastics, and synthetic rubber in primary forms; retail sale of other household equipment in specialized stores; wholesale and retail trade and repair of motor vehicles and motorcycles; and construction of buildings. Compared with the previous reporting period, three sectors emerged among the Bank's largest financed sectors: manufacture of other fabricated metal products, metalworking service activities; manufacture of grain mill products, starches, and starch products; and retail sale of other goods in specialized stores.

C) Investments:

The main sectors financed through the Investment portfolio include: other financial service activities (except insurance and pension funding); real estate activities with owned or leased property; other information service activities; activities of holding companies; and short-term accommodation activities. The reassessment also identified five sectors that emerged among the Bank's largest financed sectors during the reporting period: manufacture of basic chemicals; electric power generation, transmission, and distribution; construction of civil engineering projects; trusts, funds, and similar financial entities; and manufacture of fertilizers and nitrogen compounds.

D) Retail Banking:

Retail liabilities include certificates of deposit, savings accounts, and current accounts with payment services such as cheques and debit cards. Retail assets include cash loans and overdrafts, home loans/ mortgages, other specialized credit, credit cards, vehicle-related loans, and education-related loans. During the reporting period, BM successfully addressed previous data limitations by segmenting its retail portfolio according to customer income levels. Income segmentation reflects the range of retail products offered to high-, middle-, and low-income customer groups.

Principle 2: Impact and Target Setting

1.2 UAE Portfolio Impact Reassessment

BM UAE updated its impact assessment, covering 100% of the sectors financed within its Investment, Corporate Banking, and Retail Banking portfolios. The reassessment ensures that impact measurement and target setting remain aligned with the Bank's most significant areas of exposure.

A) Corporate Banking:

The largest financed sectors during the reporting period include: other monetary intermediation, activities of holding companies, general public administration activities, non-specialized wholesale trade, wholesale of solid, liquid, and gaseous fuels and related products, and electric power generation, transmission, and distribution. Four additional sectors emerged among the Bank's main financed sectors: wholesale of other household goods; other financial service activities (except insurance and pension funding activities); wholesale of agricultural raw materials and live animals; and water collection, treatment and supply.

B) Investments:

The Investment portfolio remained largely unchanged, with general public administration activities and other monetary intermediation continuing to represent the main financed sectors.

C) Retail Banking:

Retail liabilities include time deposits, savings accounts, and current accounts with payment services. Retail assets include consumer loans and overdrafts, securities-backed (Lombard and structured) loans, and vehicle related loans.

2. Context

BM considered the priorities identified in Egypt's National Climate Change Strategy 2050, Egypt's Voluntary National Review (2021), and the UAE's Voluntary National Review (2022). The priority impact areas for Egypt and the UAE are consistent with the previous reporting period. The only exception is healthy economies, which is no longer identified as a material priority for Egypt according to the UNEP FI Context Module.

Principle 2: Impact and Target Setting

Targets, Target Implementation, and Action Plans/Transition plans

Show that your bank has set and published a minimum of two SMART targets which address at least two different areas of most significant impact that your bank identified in its impact analysis. Once targets are set, explain the actions taken and progress made. Include details regarding: Alignment, Baselines, Targets, Target Implementation & Monitoring (and KPIs), Action Plans/ Transition plans and Milestones.

Banks are encouraged to disclose information regarding actions they are taking in four priorities laid out in *Leading the Way to a Sustainable Future: Priorities for a Global Responsible Banking Sector (2024)*.

Links & References

BM PRB report 2024-2025

<https://www.cbe.org.eg/en/news-publications/news/2025/09/03/09/57/financial-inclusion-rates-egypt-as-of-june-2025>

<https://www.cbe.org.eg/en/financial-inclusion/financial-inclusion-strategy>

[financial-inclusion-and-payment-systems--services-indicators.pdf](#)

<https://www.banquemisr.com/ABOUT-US/News/Best-Bank-in-Egypt-for-Mortgage-Financing-by-Euromoney-Magazine-2025>

Principle 2: Impact and Target Setting

Response

BM previously established targets and key performance indicators (KPIs) for financial inclusion and circularity, reflecting the Bank's two most significant impact areas. These targets align with the UN Sustainable Development Goals (SDGs), Egypt Vision 2030, Egypt's Sustainable Energy Strategy 2050, the Central Bank of Egypt's (CBE's) Sustainable Finance Guiding Principles, and the CBE's Financial Inclusion Strategy 2022–2025. The same priority areas were chosen in the previous reporting period by BM UAE. This section summarizes progress made toward these targets during the reporting period.

A) Circularity:

BM will expand its client engagement approach by replicating the construction-sector engagement exercise across the wider real estate, construction, and building materials value chain by 2027. To support this objective, the Bank will launch a circularity capacity-building program for Relationship Managers (RMs), strengthening internal understanding of circular economy principles and enhancing the Bank's ability to identify and finance circular business opportunities.

B) Financial Inclusion in Egypt:

As part of the periodical monitoring of Egypt's Financial Inclusion Strategy (2022–2025), the Central Bank of Egypt's Financial Inclusion Data Hub reported continued improvements in financial inclusion. The proportion of financially included citizens aged 15 and above increased to 77.6% in December 2025, compared with 74.8% in December 2024.

Women's financial inclusion increased from 68.8% in December 2024 to 71.4% in December 2025, as a result of the CBE's unwavering collaboration with government entities and other stakeholders to strengthen women's economic empowerment through improved access to financial services.

Financial inclusion among young people also continued to improve, rising from 53.1% in December 2024 to 56.8% in December 2025. This progress has been supported by initiatives that allow young people to open bank accounts from the age of 15.

• Performance Measurement

1) Women-Led MSMEs

In the previous reporting period, BM committed to increasing the number of women-led MSMEs by 20% by 2027, using 2024 as the baseline year. During 2025, the number of women-led businesses increased by 11% relative to the 2024 baseline, demonstrating strong progress toward achieving the target. BM will continue to implement initiatives to achieve the planned 20% increase by 2027.

Principle 2: Impact and Target Setting

2) Retail Banking:

In 2023, BM established a target to increase the share of women and young people within its outstanding retail loan portfolio by 1% by 2025. The youth target has now been achieved, with the share of youth borrowers increasing by 1%.

However, women's share of the retail credit portfolio remained unchanged between the 2024 and 2025 reporting periods. Accordingly, the Bank is redirecting its focus toward strengthening women's financial accessibility as a foundational step in enabling greater access to credit. By expanding women's participation in liability products, BM aims to support the development of formal banking relationships and financial profiles that can facilitate future access to lending products.

Progress will be monitored through dedicated KPIs measuring women's participation in the liability portfolio, with the objective of expanding the pipeline of future female borrowers. This approach complements the Bank's existing target to grow its portfolio of women-led MSMEs, reinforcing its commitment to advancing women's financial inclusion across multiple client segments.

In addition to the KPIs used to monitor women's financial accessibility, BM introduced a new KPI during the reporting period to assess customers' financial health by tracking the proportion of active products linked to long-term savings and investment plans. This indicator is based on the UNEP FI Financial Health Indicator Database.

KPI	2025 Performance
Number of financial inclusion products and services provided by BM	Female products: 139,538 Youth products: 112,416
Number of mobile wallets opened for female customers	2024: 167,563 2025: 231,075
Percentage of female customers with active long-term savings and investment products	Saving accounts: 28% Certificates of deposit: 23%

Principle 2: Impact and Target Setting

- **Targeting Low-Income Households Through Social Housing**

Building on its commitment to supporting underserved groups, including women and youth, BM has identified low-income households as an additional priority segment facing structural barriers to accessing formal housing finance. The Bank has set a target to increase its low-income mortgage portfolio by 40% by 2027, relative to a 2024 baseline. During the reporting period, the social housing portfolio grew by 22% compared with 2024, reaching total financing of EGP 2,341 Mn.

This commitment reflects BM's strategy to leverage its expertise in mortgage finance to expand access to affordable homeownership for underserved households and increase its positive social impact. The Bank's leadership in this area was recognized through its receipt of the Euromoney Best Bank in Egypt for Mortgage Finance 2025 award for the second consecutive year.

- **C) Financial Inclusion in the UAE:**

- **Performance Measurement**

The previous year's retail portfolio analysis identified relatively low representation of women, youth, and low-income customers within BM UAE's retail portfolio. During the current reporting period, the share of youth in the retail credit portfolio increased from 0.65% in 2024 to 3.0% in 2025, demonstrating positive progress toward greater youth financial inclusion. The share of youth within the liability portfolio, however, remained unchanged.

Supplements Template

Principle 3:

Clients and Customers



Responsible Banking Progress
Statement, March 2025 - March 2026

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Principle 3: Clients and Customers

We will work responsibly with our clients and our customers to encourage sustainable practices and enable economic activities that create shared prosperity for current and future generations.

Client and Customer Engagement

Describe how your bank has worked with and/or is planning to work with its clients and customers to encourage sustainable practices and enable sustainable economic activities. It should include information on the client engagement strategy, including but not limited to the impact areas identified/ targets set, awareness raising activities with clients and customers, relevant policies and processes, actions planned/implemented to support clients' transition, selected indicators on client engagement and, where possible, the impacts achieved.

Links & References

Response

In the United Arab Emirates, BM promotes responsible and transparent communication through a comprehensive set of internal frameworks, including the Marketing Communication Policy, Business Conduct Policy, and Business Conduct Procedures. These frameworks govern customer communications and ensure that all marketing and informational materials are clear, accurate, and compliant with applicable regulatory requirements.

Principle 3: Clients and Customers

Business Opportunities

Describe what strategic business opportunities in relation to the increase of positive and the reduction of negative impacts your bank has identified and/or how your bank has developed these in the reporting period. Provide information on sustainability-related products and services and frameworks in place that support the transition needs of clients, size of the sustainable finance portfolio in USD or local currency and/or as a % of your bank's portfolio,* and which SDGs or impact areas your bank is striving to make a positive impact on (e.g. green mortgages—climate, social, sustainability bonds—financial inclusion, etc.).

* Provide information on the sustainable finance frameworks/standards/taxonomies used to label sustainable finance volumes

Links & References

BM PRB report 2024-2025

https://www.banquemisr.com/Home/SMEs/Retail%20Banking/Pages/Solar%20panel%20loan/Content?sc_lang=ar-EG

https://www.banquemisr.com/ar-EG/ABOUT-US/News/Bank-Misr-and-the-European-Bank-for-Reconstruction-and-Development?sc_lang=en

Principle 3: Clients and Customers

Response

♦ Scaling Up Sustainable Finance

- **Sustainability-Linked Financing Initiative:**

As part of its commitment to expanding sustainable finance, BM secured a USD 100 million Sustainability-Linked Loan (SLL) from the European Bank for Reconstruction and Development (EBRD). This transaction represents the first sustainability-linked financing facility extended to a financial institution in the Middle East and North Africa region.

This facility is designed to generate measurable sustainability outcomes by supporting increased access to finance for women-led micro, small, and medium enterprises (MSMEs), expanding affordable housing opportunities for low-income segments, and accelerating investment in green projects that contribute to the transition toward a low-carbon economy.

By directing capital toward these priority areas, the financing supports financial inclusion, promotes sustainable business practices, and strengthens climate-aligned investments in line with Egypt Vision 2030 and national development priorities.

- **Solar Panel Financing Program**

BM is preparing to launch a solar panel financing program for households in April 2026. The program aims to accelerate clean energy adoption and improve household energy efficiency by providing accessible financing solutions to a broad range of customer segments, including employees, pensioners, and self-employed individuals. The product offers tailored pricing and repayment terms, financing of up to 100% loan-to-value, insurance coverage against death and total disability, and a streamlined application process.

Through this initiative, customers will be able to install solar energy systems, contributing to reduced electricity consumption, lower carbon emissions, and long-term cost savings. The program supports Egypt's clean energy transition, enhances energy security, and encourages responsible consumption patterns.

♦ Mega Projects in the UAE

In the United Arab Emirates, BM has expanded its financing activities to include large-scale projects, particularly in the real estate and infrastructure sectors. Through these financing activities, the Bank supports broader economic development while contributing to sustainable growth opportunities within the UAE market.

Principle 3: Clients and Customers

♦ Empowering MSMEs

As part of its commitment to advancing financial inclusion and reaching underserved communities, BM has continued to expand its microfinance portfolio. As of December 2025, the total value of microfinance loans reached EGP 10.1 billion, reflecting a 4% increase compared with December 2024, and serving 85,075 clients across Egypt. Within this portfolio, EGP 1.9 billion was provided to women and EGP 2.9 billion to youth. BM segments its microfinance portfolio by sector, geographic region, and age group to enhance customer targeting and portfolio monitoring.

The share of microfinance clients located in Upper Egypt and Red Sea cities increased from 41% to 45%, reflecting sustained progress in expanding access to financial services among underserved communities and supporting inclusive economic development. This highlights the importance of strengthening geographic monitoring and enhancing service accessibility across all regions of Egypt.

♦ Targeting Gender Equity

BM continued to promote women's financial inclusion and economic empowerment through a range of targeted financial literacy programs and inclusive banking initiatives across Egypt. The "Grow Program," implemented in partnership with the Rahet Balli Foundation, supported 4,420 women entrepreneurs through localized workshops, reflecting continued growth in outreach compared with prior years.

BM also expanded financial literacy initiatives in rural communities by integrating financial education within agricultural contexts. In cooperation with the Holding Company for Silos and in coordination with government entities and local councils, the Bank organized educational seminars for farmers and wheat suppliers. These initiatives directly supported 191 women farmers in Kafr El Sheikh and facilitated access to financial services through the issuance of 61 cards and the opening of 20 accounts.

As part of the Women's Celebration, BM reached 3,198 beneficiaries, with a strong focus on female participation. In partnership with the Ministry of Education and the Egyptian Banking System Model (EBSM), the Bank delivered financial literacy activities, including seminars in special education schools under the Bedaya initiative and university outreach activities through dedicated banking booths. The campaign also included engagement events such as Women's Day activities for students participating in banking simulation programs. These initiatives resulted in the opening of 550 accounts and the issuance of 163 cards.

Overall, financial inclusion initiatives implemented during International Women's Day enabled BM to provide 139,538 financial products to women in 2025, supporting increased participation of women in the formal financial system, enhancing economic empowerment, and contributing to broader social and economic development.

Principle 3: Clients and Customers

♦ Engaging Youth

BM continues to support youth financial inclusion through educational seminars and awareness activities targeting university and high school students. These initiatives aim to strengthen financial literacy, increase awareness of banking products and services, and promote understanding of financial inclusion principles.

Alongside this, BM is developing a youth financial literacy gamification program designed to engage individuals aged 12–16 through innovative, interactive learning experiences that promote financial knowledge and encourage responsible financial behaviors. The Bank continues to advance youth financial literacy and inclusion through a broad range of structured initiatives targeting students, young adults, and wider youth communities.

At the university level, BM delivered a comprehensive program of awareness activities, including on-campus lectures, online sessions, educational seminars, dedicated banking booths, and banking simulation activities. These initiatives reached 49,480 beneficiaries and resulted in the opening of 1,872 accounts and issuance of 1,980 cards. These efforts were complemented by specialized programs, including participation in Women’s Day activities within banking simulation initiatives and collaborations with universities such as Aswan University and Badr University, further strengthening youth engagement with formal financial services.

Beyond university-based initiatives, BM expanded its youth outreach through partnerships with key national stakeholders, including the Ministry of Higher Education and Scientific Research, the Ministry of Youth and Sports, and the Ministry of Social Solidarity. These initiatives included the “From Youth to Youth” peer education program, International Youth Day celebrations, youth center outreach activities, marathons, and cultural engagement events. Collectively, these programs reached 18,703 beneficiaries, resulting in the opening of 1,197 accounts and 5,954 cards.

At the school level, BM promoted early financial literacy through initiatives such as the School Bank Project, in-school awareness sessions, and partnerships with technical and applied technology schools across multiple governorates. These programs engaged 3,888 students, resulting in the opening of 309 accounts, the issuance of 1,491 cards, and the activation of three e-wallets.

Principle 3: Clients and Customers

As part of the **Youth Celebration**, BM significantly expanded its outreach by engaging 7,890 beneficiaries through collaborations with the Ministry of Higher Education, the Ministry of Social Solidarity, and Raha Baly Foundation. Activities included university lectures, large-scale events such as the El Alamein activation, and International Youth Day celebrations at Banque Misr Club. The campaign also included the signing of a cooperation protocol with the Ministry of Social Solidarity, contributing to the opening of 317 accounts and the issuance of 815 cards. As of 2025, financial inclusion initiatives implemented during International Youth Day enabled access to 112,416 financial products, supporting greater integration of young people into the formal financial system and encouraging early adoption of digital financial services.

Through these initiatives, BM continues to strengthen youth financial awareness, encourage responsible financial behaviors, and support young entrepreneurs and individuals with innovative ideas in establishing and developing their projects.

◆ Including People with Determination

As part of BM's ongoing efforts to promote accessibility and inclusion, the Bank continued expanding access to financial services for people with determination through improved physical accessibility, employee training, and targeted financial literacy initiatives. A total of 481 branches have been equipped with ramps or electric wheelchair access, supporting a more accessible and inclusive banking experience for customers with disabilities. This achievement exceeded the previous year's target and reflects a 92% increase in accessible branches. Additionally, to support customers with hearing impairments, 2,160 customer service and reception employees received specialized sign language training.

BM also places strong emphasis on promoting financial literacy and inclusion for people with determination through tailored and accessible programs implemented in collaboration with key partners, including the Ministry of Education, the Ministry of Higher Education and Scientific Research, the Ministry of Youth and Sports, and non-governmental organizations.

These initiatives focused primarily on delivering financial educational seminars and awareness sessions at special education schools under the "Bedaya" initiative, which reached 1,102 beneficiaries, as well as targeted lectures and community-based activities, including a dedicated marathon for wheelchair users. The training content was designed to address participants' specific needs and covered essential topics such as financial products and services, money management, and savings. Through these combined efforts, BM reached 4,009 beneficiaries, contributing to increased awareness and practical understanding of financial services among people with determination. These initiatives facilitated access to financial tools, resulting in the issuance of 1,175 cards.

This targeted approach reflects Banque Misr's commitment to inclusive financial education and ensuring that underserved groups are equipped with the knowledge and means to actively participate in the formal financial system.

Principle 3: Clients and Customers

The People with Determination Celebration engaged 2,098 beneficiaries through tailored initiatives promoting inclusive access to financial services. In collaboration with the Ministry of Youth and Sports, the Ministry of Education, and EBSM, BM organized educational seminars and inclusive events, including a wheelchair marathon at Cairo International Stadium. Supported by youth-led financial education programs, the campaign resulted in the opening of 184 accounts and the issuance of 663 cards, reinforcing the Bank's commitment to accessibility and inclusion.

As of 2025, financial inclusion initiatives implemented during the International Day of People of Determination resulted in the provision of 87,338 financial products. These efforts support the integration of people with determination into the formal financial system and wider society, while contributing to the ongoing enhancement of accessible banking products and services.

♦ Other Financial Inclusion Initiatives

- **Arab Financial Inclusion Day:**

BM celebrates Arab Financial Inclusion Day to advance financial inclusion by encouraging greater participation in the formal banking system. During 2025, the number of financial products provided increased by approximately 138%, rising from 226,273 in 2024 to 539,391 in 2025. These efforts supported greater financial access among unbanked and underserved groups while encouraging savings practices.

Through partnerships with NGOs, government entities, and EBSM, BM reached 5,121 beneficiaries during Arab Financial Inclusion Day activities. The campaign adopted a multi-segment approach targeting women, youth, and farmers through initiatives such as the GROW event for women, peer-to-peer financial education programs, and specialized seminars for farmers conducted in collaboration with the Silos Holding Company. These efforts resulted in the opening of 266 accounts and the issuance of 612 cards, while also extending financial awareness activities to school students through organized visits.

- **World Savings Day:**

In 2025, BM celebrated World Savings Day by encouraging customers to open bank accounts and strengthen their engagement with the formal banking system. Through this initiative, BM provided 121,126 financial products, supporting the integration of diverse population groups into the banking sector while promoting savings culture and encouraging responsible financial practices. The Savings Celebration reached 12,304 beneficiaries, including youth, farmers, and people with disabilities.

In collaboration with the Ministry of Education, the Ministry of Youth and Sports, NGOs, and EBSM, BM implemented a wide range of activities, including school-based financial literacy seminars, farmer outreach programs, and youth engagement initiatives. Large-scale public events, such as a marathon in Hurgada and an activation event in Heliopolis, further amplified outreach. The campaign led to the opening of 400 accounts and the issuance of 5,425 cards, reflecting strong uptake of financial products.

Principle 3: Clients and Customers

• Initiatives Targeting Farmers:

• Farmers' Day

As of 2025, BM celebrated Farmers' Day to promote financial inclusion and support rural and agricultural communities by facilitating access to financial services through tailored offerings and applicable exemptions. Through this initiative, BM provided a total of 114,475 financial products, contributing to greater participation in the formal banking system and supporting inclusive economic development. The initiative also contributed to strengthening the agricultural sector by improving farmers' awareness of financial services and promoting responsible financial practices.

Through the Farmers'/Growers' Celebration, BM reached 1,926 beneficiaries, primarily farmers across multiple governorates, while also extending activities to youth and people with disabilities. In partnership with NGOs and the Ministry of Higher Education, the Bank delivered targeted educational seminars and youth-led financial literacy programs. These efforts resulted in the opening of 409 accounts and the issuance of 835 cards.

BM continues to extend financial literacy efforts to underserved rural communities, particularly farmers, through awareness and capacity-building programs delivered in cooperation with the Banque Misr Community Development Foundation and a network of charitable, civil, cooperative, and consumer associations. These initiatives primarily consist of educational seminars conducted across various governorates, focusing on improving farmers' understanding of financial products and services, and promoting sound financial practices, including money management and savings. Through these outreach activities, BM reached a total of 3,963 beneficiaries, supporting their integration into the formal financial system. These initiatives also improved access to financial services, resulting in the opening of 29 accounts and the issuance of 1,846 cards.

♦ Financial Literacy Initiatives in the UAE

In the United Arab Emirates, BM promotes financial literacy through a range of digital awareness initiatives designed to enhance customers' financial capabilities and resilience. These initiatives include a Cybersecurity Awareness Campaign conducted during Cybersecurity Awareness Month, which educates customers on digital risks and promotes safe online banking practices. The Bank also implements the "Together Against Fraud" campaign, an ongoing email-based initiative addressing common financial fraud risks.

Additionally, BM delivers a Retirement Planning Awareness initiative through social media platforms, supporting vulnerable customer groups in developing greater financial preparedness and responsible long-term planning. The Bank also maintains a dedicated financial literacy webpage covering key banking concepts, responsible credit use, savings strategies, and fraud prevention. This resource enables individuals and businesses to make more informed and responsible financial decisions.

Supplements Template

Principle 4:
Stakeholders



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Principle 4: Stakeholders

We will proactively and responsibly consult, engage, and partner with relevant stakeholders to contribute to society's sustainable development goals.

Stakeholder Identification and Consultation

Describe which stakeholders (or groups/types of stakeholders) your bank has identified, consulted, engaged, collaborated or partnered with for the purpose of implementing the Principles and improving your bank's impacts. This should include a high-level overview of the bank's engagement strategy following criteria for effective engagement and advocacy, how your bank has identified relevant stakeholders, what issues were addressed/ results achieved and how they fed into the action planning process.

Links & References

BM PRB report 2024-2025

<https://www.banquemisr.com/ABOUT-US/News/Banque-Misr-signs-a-cooperation-protocol-with-the-Ministry-of-Youth-and-Sports>

<https://www.banquemisr.com/ABOUT-US/News/Banque-Misr-and-E-Finance-and-Urban-Communities-Authority-Protocol>

<https://www.banquemisr.com/ABOUT-US/News/Ministry-of-Social-Solidarity-Protocol>

Principle 4: Stakeholders

Response

Our Stakeholder Engagement Approach

BM's stakeholder engagement approach remains unchanged with respect to the identification, classification, or engagement of stakeholders. Stakeholder feedback continues to inform the Bank's sustainability strategy and action planning, ensuring alignment with stakeholder needs and expectations. Our stakeholder network includes peers, investors, clients, regulators, employees, policymakers, suppliers, academic institutions, scientists, civil society organizations, trade unions, local communities, and international financial institutions.

Through ongoing dialogue and collaboration, BM identifies and responds to key stakeholder priorities, including financial performance, regulatory compliance, reputation management, career development, digital transformation, cybersecurity, pricing, ethical conduct, community support, and environmental management, including waste, water, and energy conservation.

Driving Impact Through Strategic Partnerships

BM Cooperation Protocol to Foster Financial Inclusion

BM strengthened its commitment to inclusive and sustainable economic development through strategic partnerships with the Ministry of Social Solidarity and the Sonaa El-Kheir Foundation to advance financial inclusion, financial literacy, and economic empowerment across Egypt. As the exclusive banking partner for the "Tamkeen" initiative under the national "Haya Karima" program, the Bank aims to reach one million beneficiaries over a three-year period by expanding access to banking services, digital payments, microfinance, and entrepreneurship support. The initiative focuses particularly on underserved groups, including women, youth, people with disabilities, farmers, and entrepreneurs.

The partnership also supports vocational training and financial literacy through fixed and mobile training units serving rural communities and university students. Through this cross-sector collaboration with government entities and civil society organizations, BM contributes to expanding access to financial services, strengthening financial capabilities, and supporting sustainable livelihoods.

Principle 4: Stakeholders

Expanding Financial Inclusion Through Youth Centers

In 2025, BM signed a cooperation protocol with the Ministry of Youth and Sports to advance financial inclusion and digital transformation among young people across Egypt. The partnership aims to expand access to formal financial services through the establishment of BM branches and ATMs within youth centers, alongside the issuance of free digital wallets and Meeza cards to facilitate secure, accessible, and cashless financial transactions. This initiative supports Egypt Vision 2030 while reinforcing BM's commitment to increasing financial inclusion and improving access to digital financial services for underserved youth populations.

"Your Home in Egypt" Initiative

BM partnered with the New Urban Communities Authority (NUCA) and eFinance to support the "Your Home in Egypt" initiative, launched by the Ministry of Housing, Utilities, and Urban Communities in collaboration with NUCA and the Ministry of Foreign Affairs, Emigration, and Egyptian Expatriates' Affairs. The initiative offers approximately 5,000 residential units to Egyptians living and working abroad. As the exclusive banking partner, BM contributed to the development of the initiative's dedicated digital platform and enabled secure electronic payment services in U.S. dollars through multi-channel electronic payments via the initiative's dedicated website, including international bank cards, SWIFT transfers, and global exchange offices.

By providing secure and accessible digital payment solutions, the Bank supports financial inclusion, digital transformation, and customer-centric banking services for Egyptian expatriates. The initiative also contributes to sustainable economic development by supporting remittance inflows through secure formal financial channels and facilitating access to housing opportunities.

Supplements Template

Principle 5:

**Governance
and Culture**



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Principle 5: Governance and Culture

We will implement our commitment to these Principles through effective governance and a culture of responsible banking.

Governance Structure for Implementation of the Principles

Describe the relevant governance structures, policies and procedures your bank has in place/is planning to put in place to manage significant positive and negative (potential) impacts (including accountability at the executive leadership level, clearly defined roles and responsibilities for sustainability matters in internal processes, etc.) and support the effective implementation of the Principles.

Links & References

BM PRB report 2024-2025

Response

To ensure the effective integration of ESG principles into its operations and strategic decision-making, BM has established a sustainability and sustainable finance governance structure that oversees and supports the implementation of the Bank's sustainability agenda. The governance structure provides Board-level oversight through the Sustainability and Sustainable Finance Board Committee, executive leadership through the Sustainability and Sustainable Finance Division, and cross-functional implementation through the internal EESG Champions Network. Together, these governance structures support the integration of sustainability considerations into the Bank's strategy, operations, risk management, and decision-making processes.

Building on this governance structure, BM continues to advance the development of a sustainability-linked remuneration approach to strengthen accountability and further integrate sustainability considerations into performance management and decision-making processes.

Principle 5: Governance and Culture

Promoting a Culture of Responsible Banking:

Describe the initiatives and measures of your bank to foster a culture of responsible banking among its employees (e.g., capacity building, learning & development, sustainability training for relevant teams, inclusion in remuneration structures and performance management and leadership communication, amongst others).

Links & References

BM PRB report 2024-2025

BM continues to embed sustainability practices across its organizational culture, day-to-day operations, and lending activities through ongoing capacity building and employee development. From 2023 to the end of 2025, BM trained 25,598 employee on sustainability and sustainable finance topics. Of these employees, 89% completed general sustainability training, while the remaining 11% received specialized sustainability training aligned with their respective business sector responsibilities.

Principle 5: Governance and Culture

Risk and Due Diligence Processes and Policies

Describe what processes your bank has installed to identify and manage environmental and social risks associated with your bank's portfolio. This can include aspects such as identification of significant/salient risks, due diligence processes, environmental and social risks mitigation and definition of action plans, monitoring and reporting on risks and any existing grievance mechanism, as well as the governance structures your bank has in place to oversee these risks.

Links & References

BM PRB report 2024-2025

While BM in Egypt is developing a comprehensive ESMS as its overarching policy framework, it has already established an ESRM process. Concurrently, BM in the UAE is integrating Environmental, Social, and Governance (ESG) risks into its broader risk management framework, in line with the Group's strategic direction and applicable regulatory expectations.

Supplements Template

Principle 6:

**Transparency and
Accountability**



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Principle 6: Transparency and Accountability

We will periodically review our individual and collective implementation of these Principles and be transparent about, and accountable for, our positive and negative impacts and our contribution to society's goals.

BM is committed to regular and transparent reporting in alignment with leading global ESG reporting frameworks. This includes disclosures in accordance with the Global Reporting Initiative (GRI), the Sustainability Accounting Standards Board (SASB), and the Principles for Responsible Banking (PRB). During the current reporting period, BM also introduced Task Force on Climate-related Financial Disclosures (TCFD) reporting, alongside the systematic monitoring of its carbon footprint, including financed emissions.

