

PRINCIPLES FOR RESPONSIBLE BANKING “SELF-REPORTING” 2020

A WORLD OF REAL POSSIBILITIES.



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Disclaimer

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ALEXBANK is a founding signatory of the Principles for Responsible Banking (PRB), launched in September 2019. In order to communicate the progress achieved with respect to the PRB, we have adopted a self-assessment reporting template shown below. The references presented in this document refer to the sustainability report 2019, however, they will be updated once the report concerning 2020 is released.

Requirements	ALEXBANK's Response & Self-Assessment	References
Principle 1: Alignment		
We will align our business strategy to be consistent with and contribute to individuals' needs and society's goals, as expressed in the Sustainable Development Goals, the Paris Climate Agreement and relevant national and regional frameworks.		
Describe (high-level) your bank's business model, including the main customer segments served, types of products and services provided, the main sectors and types of activities, and where relevant the technologies financed across the main geographies in which your bank has operations or provides products and services.	In alignment with Intesa Sanpaolo Group's directions, we have adopted strong ethical principles in conducting our business activities, which must come to the benefit of all our stakeholders, based on good governance and without compromising environmental sustainability. We also set social targets, cementing our arm in community development and social investment. In this light, and since 2018, ALEXBANK has been following a Sustainable Development Strategy (2018-2021) developed in line with Intesa Sanpaolo's Business Plan corresponding to the same four years. The strategy lays out the bank's commitment to advancing the Sustainable Development Goals (SDGs) and its full-fledged shared value platform based on integrated community development programs, financial inclusion initiatives, and broad-scale financial literacy projects while adhering to the Bank's Code of Ethics as well as promoting best practices and Environmental, Social and Governance (ESG) criteria in the Bank's operations and business activities (Check Good Governance and Our employees sections in the sustainability report)	Sustainability Report 2019 P.6 Letter to stakeholder P.36 our sustainable development framework P.315 Memberships P.87 Good governance P.322-343 GRI content Index P.142 Our Employees
Describe how your bank has aligned and/or is planning to align its strategy to be consistent with and contribute to society's goals, as expressed in the Sustainable Development Goals (SDGs), the Paris Climate Agreement, and relevant national and regional frameworks.	As mandated in the Financial Inclusion & Sustainable Finance dimension of our CSR & Sustainable Development Strategy (2018-2021), ALEXBANK aims to provide innovative financial solutions to under-served populations, enabling individuals and families to manage their personal finances effectively. Financial inclusion is an enabler of the SDGs, where it is featured as a target in eight of the seventeen goals. Financial inclusion promotes Egypt's Vision 2030 through different aspects, including supporting Micro, Small and Medium Enterprises (MSMEs), attracting the informal sector, increasing job creation, achieving sustainable growth, and realizing a higher level of financial stability. Despite the positive economic and social impact associated with financial inclusion, there are many supply and demand barriers that hamper the promotion of financial inclusion. Our environmental and social performance and contributions are mapped against the SDGs as part of our sustainability report preparation in accordance with the GRI disclosure standards (PP 322-343) annually, which help us assess any needs and gaps while aiding us in advancing the Egypt Vision 2030 through strong ties we maintain with strategic partners from both governmental and civil society realms.	



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Principle 2: Impact & 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 set and publish targets where we can have the most significant impacts.		
<p>Show that the bank has set and published a minimum of two Specific, Measurable (can be qualitative or quantitative), Achievable, Relevant and Time-bound (SMART) targets, which address at least two of the identified "areas of most significant impact", resulting from the bank's activities and provision of products and services. Show that these targets are linked to and drive alignment with and greater contribution to appropriate Sustainable Development Goals, the goals of the Paris Agreement, and other relevant international, national or regional frameworks. The bank should have identified a baseline (assessed against a particular year) and have set targets against this baseline.</p> <p>Show that the bank has analysed and acknowledged significant (potential) negative impacts of the set targets on other dimensions of the SDG/climate change/society's goals and that it has set out relevant actions to mitigate those as far as feasible to maximize the net positive impact of the set targets.</p>	<p>In order to identify our biggest areas of impact (positive & negative) and in order to identify the scope of our sustainability report, we conducted a multi-stakeholder survey to gather key stakeholder insights on material areas. We based our stakeholder insights using reporting aspects from the GRI standards that are of high materiality to the financial sector in Egypt, the Group's priority, as well as ALEXBANK. (Kindly refer to the table P.13 of the sustainability report 2019). Our targets have also been highlighted throughout the report in the areas ALEXBANK intends to impact the most.</p> <p>This year also saw the outbreak of the global pandemic, the scale and uncertainty of which remain unprecedented. It has shaken the stability of seemingly established systems and frameworks around the world and reaffirmed what ALEXBANK had prioritized since implementing its first CSR activities – the communities we serve and those where we operate. Accordingly, and in line with the Egyptian governmental efforts and regulatory directions, we stepped in and joined the race to save as many lives as possible. Our focus has been the alleviation of direct and indirect socio-economic ramifications the communities we serve have had to endure. To safely maneuver the people ALEXBANK serves and the communities into the post-pandemic era, the CSR & Sustainable Development Office redirected a significant proportion of its budget towards a comprehensive relief package to the most vulnerable. Overall, we directly and indirectly supported 86,468* users through our COVID-19 emergency response initiatives.</p> <p>In line with ALEXBANK's responsible approach to doing business and as mandated in its Code of Ethics, we remain committed, if not more so than before, in supporting the social progress and economic advancement of the country where we operate during the COVID-19 crisis.</p>	<p>Sustainability Report 2019</p> <p>P.12-13 Topic Materiality Boundary</p> <p>P.18-20 Our External Stakeholders</p> <p>P.28-49 About us</p> <p>Bi-annual Sustainability News & Topics</p> <p>Edition 1</p> <p>Edition 2</p> <p>Edition 3</p> <p>Edition 4</p>



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Please provide your bank's conclusion/statement if it has fulfilled the requirements regarding Target Setting.		
we conducted a multi-stakeholder survey to gather key stakeholder insights on material areas. We based our stakeholder insights using reporting aspects from the GRI standards that are of high materiality to the financial sector in Egypt, the Group's priority, as well as ALEXBANK. Our focus this year has also been the alleviation of direct and indirect socio-economic ramifications the communities we serve have had to endure.		
<p>Plans for Target Implementation and Monitoring</p> <p>Show that your bank has defined actions and milestones to meet the set targets.</p> <p>Show that your bank has put in place the means to measure and monitor progress against the set targets. Definitions of key performance indicators, any changes in these definitions, and any rebasing of baselines should be transparent.</p>	<p>In 2018, ALEXBANK embarked on its 4-year Corporate Social Responsibility (CSR) and Sustainable Development Strategy, which forms the foundation for our initiatives advancing shared value creation, social responsibility, environmental sustainability, and good governance. This is to edify ALEXBANK's transformation into a full-fledged partner of citizens and communities it operates in, blending the creation of social value with a growing economy through addressing societal needs with a 360-degree approach. The Strategy is centered around leveraging long-term partnerships and multi-stakeholder engagements to impactfully serve the Egyptian people. All our activities and engagements have been increasingly focusing on areas consistent with the four strategic pillars of our Strategy: 1. Economic Development, Social Innovation and Education; 2. Environmental Sustainability; 3. Financial inclusion and Sustainable Finance; and 4. Employee Engagement. In 2020, ALEXBANK positively affected the lives of 257,952 users.</p> <p>As a financial institution leading the transition to a more responsible approach to banking, we recognize that the activities of our customers as well as our direct lending activities constitute a recognizable portion of our potential impact on our surrounding ecosystem. Therefore, we are devoting a significant portion of our resources to develop policies and processes in order to identify, manage, and mitigate environmental and social risks tied to our operations in line with our mother company Intesa Sanpaolo Group and Egypt's 2030 Vision in which there is a great focus on a greener economy. We also aim to do so, by leveraging our partnerships with civil society organizations, private and public sector entities (SDG 17). These partnerships also include those we have with a number of supranational financial institutions.</p> <p>In a manner that is emblematic of Intesa Sanpaolo's approach to good governance, all our CSR & Sustainable Development Office activities, initiatives, projects, and partnerships clustered around our four strategic pillars have been assessed by a third party within the group-wide application of ISO 26000, which is defined as the international standard developed to help organizations effectively assess and address social responsibilities that are relevant and significant to their mission and vision, operations and processes, customers, employees, communities and other stakeholders and environmental impact. It specifically addresses how we implement our Code of Ethics. Since 2017, Intesa Sanpaolo International Banks Division has been scored against each other as well as against the Italian Subsidiary, with ALEXBANK consistently improving its scores across all clusters. By engaging in annual ISO 26000 assessments, we constantly assess the level of integration of social responsibility practices into our business operations on annual bases as well as identifying gaps and improving them for our diverse range of stakeholders.</p>	<p>Sustainability Report 2019</p> <p>P.12-13 Topic Materiality Boundary</p> <p>P.18-20 Our External Stakeholders</p> <p>P.28-49 About us</p> <p>Bi-annual Sustainability News & Topics</p> <p>Edition 1</p> <p>Edition 2</p> <p>Edition 3</p> <p>Edition 4</p>



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	<p>We also strive to create internal impact amongst our employees and internal activities by supporting the concept of volunteering leadership to connect employees with environmental and social volunteering opportunities within their local communities and with ALEXBANK partners, by conducting regular internal reports on Social and Environmental areas of impact and also to track ALEXBANK's progress towards our own sustainability commitments as well as our progress towards reaching the SDGs, and by assessing the implementation of good governance and sustainable finance principles through pre-set Key Performance Indicators (KPIs).</p>	
<p>Please provide your bank's conclusion/statement if it has fulfilled the requirements regarding Plans for Target Implementation and Monitoring.</p>		
<p>We are devoting a significant portion of our resources to develop policies and processes in order to identify, manage, and mitigate environmental and social risks tied to our operations in line with our parent company Intesa Sanpaolo Group and Egypt's 2030 Vision. We are currently applying our CSR & Sustainable office's Four Years strategy started in 2018 which is based on four pillars which form the foundation for our initiatives advancing shared value creation, social responsibility, environmental sustainability, and good governance. we are still aligning with ISP regarding the most adequate tool to asses our portfolio's impact.</p>		
<p>Progress on Implementing Targets</p> <p>For each target separately: Show that your bank has implemented the actions it had previously defined to meet the set target. Or explain why actions could not be implemented / needed to be changed and how your bank is adapting its plan to meet its set target.</p> <p>Report on your bank's progress over the last 12 months (up to 18 months in your first reporting after becoming a signatory) towards achieving each of the set targets and the impact your progress resulted in. (where feasible and appropriate, banks should include quantitative disclosures)</p>	<p>In order to answer to this question kindly refer to section 2.1 and 2.2 which will clarify our answer to this question.</p>	
<p>Please provide your bank's conclusion/statement if it has fulfilled the requirements regarding Impact Analysis.</p>		
<p>Kindly refer to statements of 2.1 and 2.2</p>		



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Requirements	Bank's Response & Self-Assessment	References
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.		
<p>Provide an overview of the policies and practices your bank has in place and/or is planning to put in place to promote responsible relationships with its customers. This should include high-level information on any programmes and actions implemented (and/or planned), their scale and, where possible, the results thereof.</p>	<p>Through our own policies regulating the management of our ESG risks/ impacts associated with our lending operations, we are working closely with our clients to learn more about the requirements of the market in order to increase our capacity to react to actual market conditions, increase their awareness of our sustainability framework, and to develop schemes to mitigate potential risks and impacts of our investments activities.</p> <p>Impact (negative or positive) generated by our clients is a key area of focus and therefore, we constantly push our clients and suppliers towards virtuous actions regarding environmental impact and social impact. This is apparent through ALEXBANK's indirect commitment to the Equator Principles through Intesa Sanpaolo, in which we make sure that our clients and suppliers have a minimized negative impact on the environment and the society.</p>	<p>Sustainability Report 2019</p> <p>P.8-27 About this report</p> <p>P.28-49 About us</p> <p>P.110-P.121 Ensuring sustainable operations</p> <p>P.163 Gifts with Impact</p> <p>P.296 our micro-loan initiatives</p> <p>P.292-307 Financial inclusion and purposeful lending</p>
<p>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. This should include information on actions planned/ implemented, products and services developed, and, where possible, the impacts achieved.</p>	<p>ALEXBANK's growth strategy aims at nurturing solid economic, financial, social, and environmental values. As such, we strive towards solid economic, financial, social, and environmental values.</p> <p>On another level, we advance financial inclusion by supporting financial literacy programs via partnerships with national regulatory bodies and organizations active in the realm of financial inclusion. With a specific focus on women and youth, the programs aim at creating awareness around the importance of basic principles of money management, as well as awareness on products and services that are promoted through a variety of entertaining, interactive and educational activities implemented by the CSR & Sustainable Development Office across rural Egypt. Creating awareness about financial inclusion topics and initiatives among our network is done primarily via our annual Sustainability Report (2017-ongoing) and the bi-annual Sustainability News & Topics (2019-ongoing).</p> <p>Aiming to gain more insight on the financing challenges related to green projects in Egypt, as well as to inform our customers of the available and applicable financing opportunities offered by ALEXBANK, we organized the Green Economy Webinar.</p> <p>ALEXBANK makes it easier for customers and clients to reach the bank for any concerns, propositions, and suggestions that might help in improving the value transmitted to them through our prompt response to their messages through our "contact us" segment present on the website.</p>	<p>"Contact Us" section under the Sustainability Section on the ALEXBANK Website</p>



	<p>As part of our duty to protect our employees and customers while promoting business sustainable practices, we have intensified, in light of the spread of COVID-19, our digital services coupled with several awareness activities for customers for an efficient and safe banking experience. The efforts towards customer safety include but are not limited to:</p> <ul style="list-style-type: none"> • Working groups have been formed jointly by Risk Division and Business Division functions to monitor the situation and provide solutions to the customers who have been facing financial difficulties. • In parallel, we have been implementing numerous steps to proactively cover the Bank's portfolio and prepare for any unforeseen changes in the market that might affect the customers and in turn also shareholders investments within the Bank. • ALEXBANK proactively implemented mandatory physical distancing guidelines and markers in its branches, in addition to also designating eligible seating areas and providing customers with a dedicated landing page on www.alexbank.com, documenting all safety measures produced for customers. • ALEXBANK followed the CBE mandates by postponing installments of all types, promoting digital banking services, and facilitated the procedures of life insurance products. • Not forgetting the Micro segment, we responsibly designed a special loan installment postponement scheme based on a much lower rate applied during the postponement, however to be paid during said period, which allowed customers to maintain the original instalment amount after the postponement period. 	
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Principle 4: Stakeholders		
We will proactively and responsibly consult, engage and partner with relevant stakeholders to achieve society's goals.		
Describe which stakeholders (or groups/ types of stakeholders) your bank has consulted, engaged, collaborated or partnered with for the purpose of implementing these Principles and improving your bank's impacts. This should include a high-level overview of how your bank has identified relevant stakeholders and what issues were addressed/ results achieved.	<p>Key Initiative: Through one of its biggest initiatives "Ebda3 Men Masr" ALEXBANK partnered with local artisans and artists in order to promote Egyptian products. This was achieved through our collaboration with Jumia (link) in order to digitalize the process and create a digital platform where these products can be sold, as well as promoting exhibitions, while dedicating microloans to Ebda3 Men Masr partners, which enjoyed also training sessions.</p> <p>External Stakeholders: We as ALEXBANK tackle our interactions with stakeholders from 4 different angles:</p> <ul style="list-style-type: none"> • We conduct regular workshops in several related topics in order to gather insights from different stakeholders about our position regarding the bank's contributions to sustainable development. 	<p>Sustainability Report 2019</p> <p>P.8-27 About this report</p> <p>P.28-49 About us</p> <p>P.140-155 Celebrating Diversity at ALEXBANK</p> <p>P.122-138 Environmental Welfare</p>



	<ul style="list-style-type: none"> • Surveys are conducted and circulated to external stakeholders to gather their feedback and insights around the bank's sustainability approach and their recommendations to enhance practices and communications, thus, improving transparency • ALEXBANK organizes an annual CSR conference where we engaged with sustainability development practitioners and the CSR community • The CSR & Sustainable Development Office directly engages in the work of civil society actors active in the cultural and creative industries in remote and rural areas in order to advance sustainable social and economic development of craftsmen and women across the nation <p>We are working with partners that share our principles and values, and we constantly try to encourage our partners to engage with local supplier and craftsmen to create and ensure a sustainable sourcing cycle. We also work with government institutions which support us in achieving SDGs and Egypt Vision 2030 targets. These targets are echoed in our work towards empowering women as well as our cooperation with the World Food Programme (WFP) with their smallholder farmers project in which we contribute to building the resilience of smallholder farmers in Upper Egypt by increasing their productive capacity and ensuring equitable access safe finance. In partnership with the National Council for Women ("NCW"), the Central Bank of Egypt ("CBE"), Vodafone Egypt and our on-ground implementing partner CARE Egypt, the ultimate goal of the Digital Savings Groups Project is to financially integrate unbanked women in the disadvantaged communities of Beni Suief and Asyut through tailored and customized financial products and services, namely groups with savings and peer-to-peer lending mechanisms.</p> <p>We tackle and reference the development indicators in the projects we participate in and motivate other entities in doing the same.</p> <p>Internal Stakeholders: We engage with our internal stakeholders on multiple levels, from featuring them in our Sustainability Report to conducting theme-based workshops and weekly working group meetings on specific projects. Moreover, they make recommendations, which we report on openly and transparently, which help grow and improve not only our sustainability initiatives but the Bank's operations overall. Our internal stakeholders are essential in enabling us to achieve sustainable growth and development without compromising the environment. We remain in touch with our colleagues via employee engagement campaigns on ground or virtual and invite them to volunteering opportunities.</p>	<p>P.52-80 Growth for Impact: our year in review</p> <p>P.156-200 Creating social impact & value Kindly note that there are press releases on WFP and VSLA on our website, however in Arabic.</p> <p>ALEXBANK's Media & News Section</p> <p>P.203-290 The people shaping our connections</p>
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Requirements	Bank's Response & Self-Assessment	References
Principle 5: Governance and Culture		
We will implement our commitment to these Principles through effective governance and a culture of responsible banking		
<p>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 and support effective implementation of the Principles.</p>	<p>ALEXBANK CSR & Sustainable Development Office's Head is articulated in three Units (CSR & Creating Shared Value Unit, Social Performance & Reporting Unit and Sustainable Finance for Development Unit) and reports directly to the CEO. This in turn facilitates integrating social responsibility and ESG criteria across all functions and lines of business. Furthermore, the Office works closely with all relevant functions in initiating policies, processes and procedures as well as localizing Intesa Sanpaolo group-level rules and regulations with regards to sustainability, Environmental & Social Risk, and ESG. All of our sustainability policies go through the BoD for approval. For continuous alignment and increased integration of Sustainability aspects into the overarching business strategy, the Head of Office is periodically (bi-annual) presenting to the BoD an update on the overall Office activities, results and plans for acknowledgment and approval.</p> <p>The "Governance & Nomination" Committee primarily evaluates ALEXBANK's governing system and supports the Board of Directors in the selection of proposed tasks regarding the members of the board and its committees. The Risk Committee supports the Board of Directors in the exercise of its strategic supervisory duties in relation to the risk management framework. The bank's focus on promoting sustainable growth has evolved to embed its governing principles into a dynamic risk management system. It is a cornerstone in our decision-making processes and is facilitated by the adoption of analytical models. The Risk Appetite Framework (RAF) is a core component of our approach to risk management, which drive our overall corporate strategy, capital allocation and risk monitoring. In addition, the CSR Office has successfully promoted the adoption of the PRBs, making the bank becoming a member of UNEP-FI for reinforced contribution to SDGs and promotion of responsible banking practices.</p>	<p>Sustainability Report 2019 P.43-49 Good Governance P.8-27 About this report P.28-49 About us</p>
<p>Describe the initiatives and measures your bank has implemented or is planning to implement to foster a culture of responsible banking among its employees.</p>	<p>ALEXBANK's whistleblowing policy enables employees to raise serious concerns on, suspected cases of fraudcases or corruption, in line with Intesa Sanpaolo Group's guidelines. The guidelines guarantee the protection of individuals from any form of retaliation, discrimination or penalization, while ensuring maximum confidentiality except in cases otherwise indicated by the law.</p> <p>Since 2019, we have been working on establishing a full-fledged sustainability training on wide range of topics to foster the culture and facilitate the mission of implementing the PRBs on the long term (current negotiation with training team)</p>	



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Show that your bank has a governance structure in place for the implementation of the PRB	Since 2017 ALEXBANK has been contributing to the ISO 26000 international social responsibility standard. The independent third-party assessment that is carried out at Group level, requires reporting on the processes being implemented to ensure our Code of Ethics is embedded in all our operations, whether core or non-core (link to code of ethics) parent bank Intesa Sanpaolo in that it supports the spread of a culture of sustainability among its employees through a range of training initiatives within all the Group's structures.	
Please provide your bank's conclusion/ statement if it has fulfilled the requirements regarding Governance Structure for Implementation of the Principles.		
Our governance structure ensures the well development and implementation of a culture of responsible banking, engaging different lines of businesses, intertwining the several facets of the bank operations in order to guarantee a sustainable management of operation across all levels.		

Requirements	Bank's Response & Self-Assessment	References
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		
Reporting on positive and negative impacts, and progress made on targets and implementation of the Principles	<p>ALEXBANK has been following a Sustainable Development Strategy (2018-2021) developed in line with Intesa Sanpaolo's Business Plan corresponding to the same four years. The strategy lays out the bank's commitment to advancing the Sustainable Development Goals (SDGs) and its full-fledged shared value platform based on integrated community development programs, financial inclusion initiatives, and broad-scale financial literacy projects</p> <p>In order to promote a culture of transparency and be able to report accurately on our impact and progress made on targets, implementation of the principles, and the SDGs in general, we have developed multiple measures to establish an ongoing communication channel with our parent company Intesa Sanpaolo Group, as well as our partners and stakeholders. therefore, the bank maintains the following:</p> <p>Annual Sustainability Report: We publish our annual Sustainability Report to further cement the incorporation of social development and environmental sustainability dimensions into our core business operations, creating shared value for all ALEXBANK stakeholders, including but not limited to its employees, customers, partners and the communities that host and support us. The 2019 Sustainability Report is a natural progression of our previous editions covering the years 2017 and 2018 and follows the "Core Option" of the Global Reporting Initiative (GRI) Standards for sustainable reporting.</p>	<p>Sustainability Report 2019</p> <p>P.310-311 Communicating our impact</p> <p>ALEXBANK's Media & News Section</p> <p>ALEXBANK's Publications</p>



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	<p>Sustainability News & Topics: Sustainability News & Topics is a true reflection of the diverse projects being introduced at ALEXBANK that range from introducing initiatives to empower Egypt's finest artisans or raising awareness on environmental issues through film and history. More importantly, it highlights the expansion of our efforts to works towards a better future for all Egyptians. This bi-annual publication is one of many resources set in place to establish transparency and accountability at ALEXBANK for all our stakeholders. It remains one of our main communication tools and is crucial to ensuring our partners are made aware of the initiatives and breakthroughs the Bank is instigating more frequently. In 2019, ALEXBANK published the first edition of Sustainability News & Topics. This bi-annual publication aims to timely shed light on those initiatives being undertaken by the CSR & Sustainable Development Office that promote social and environmental welfare.</p> <p>Press Releases: In order to communicate and promote significant developments, we regularly collaborate with media outlets to ensure the general public is informed of any changes that occur. Press releases can be found in the media section of our official website.</p> <p>The Bank's Annual Report: A report submitted to the Central Bank of Egypt, outlining efforts to align with national mandates and regulations.</p> <p>The COVID 19 response map: A publication that has been issued in late 2020 in order to assure our stakeholders on the measures the bank has taken to help them navigate COVID 19 challenges</p> <p>In addition to these independent reports, ALEXBANK also contributes to mapping of the group's impact on society and wider community through the group's consolidated non-financial statement (annual) as we report data that is relevant to the employees, resources, as well as GhG emissions. This can be apparent in the Equator principles report</p>	
<p>Please provide your bank's conclusion/statement if it has fulfilled the requirements regarding Progress on Implementing the Principles for Responsible Banking</p>		
<p>The Bank has made good progress over the first 18 months of implementing the Principles. We are currently applying the principles for responsible banking through our diverse efforts to contribute to the SDGs and Egypt's Vision 2030 as stated in our 4 years strategy and as reported transparently in our various publications and reports.</p>		



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