

# PRINCIPLES FOR RESPONSIBLE BANKING

“Self-Reporting” 2021

Photo by: Ahmed Hayman

 **ALEXBANK** | بنك الإسكندرية

Bank of **INTESA**  **SANPAOLO**

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 **19033**



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## PRB SELF-ASSESSMENT REPORT

The Principles for Responsible Banking are a framework providing guidelines aiming to transform the banking sector into a more sustainable and responsible one. These principles ensure that a Signatory Bank's strategy and daily operations align with the societal and environmental well-being and strive towards implementing the Sustainable Development Goals (SDGs), the Paris Climate Agreement, ALEXBANK'S ESG direction, and national frameworks such as Egypt's Vision 2030. The six Principles for Responsible Banking focus on Alignment, Impact and Target Setting, Clients and Customers, Stakeholders, Governance and Culture, and Transparency and Accountability. The references made in the below document are found in our Sustainability Report 2021 that is now accessible on this link ([Sustainability Report 2021](#)).

Reporting and Self-Assessment Requirements	High-level summary of bank's response	Reference(s)/ Link(s) to bank's full response/ relevant
<b>Principle 1 : Alignment</b>		
<b>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.</b>		
<p>1- 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.</p>	<p>Established in 1957, today, ALEXBANK is one of Egypt's leading private sector banks and performing under the provisions of the Central Bank of Egypt (CBE) and Monetary Law No. 194/2020. The Bank has been a subsidiary of the Intesa Sanpaolo Group since 2007, with its shares reaching 80 % by 2020. ALEXBANK owns one of the largest private-sector branch networks with 175 branches and offices across Egypt as of 2021. Located in every major Egyptian governorate the Bank plays a significant role in Egypt's economic development.</p> <p>ALEXBANK is currently in the midst of a radical digital transformation aimed at providing customers with the best possible banking experiences, via seamless multi-channel experience incorporating Internet and Mobile Banking, Cards, Electronic wallets, and the latest generation of point-of sale and ATMs, all powered through the capabilities provided by Big Data and key players in the Fintech ecosystem.</p> <p>Building on ALEXBANK's constant innovation, the bank remains mindful of its stakeholders by:</p> <ul style="list-style-type: none"> <li>■ Aiming to be a trusted partner to its customers</li> <li>■ Providing Financial Services that empower sustainable growth</li> <li>■ Securing individual savings and helping clients make easy purchases on all fronts.</li> <li>■ Advising individuals about the best ways to invest in their future.</li> </ul> <p>Our main customer segments are:</p> <ul style="list-style-type: none"> <li>■ Retail &amp; Private Banking.</li> <li>■ Micro, Small and Medium Sized Enterprises (MSMEs).</li> <li>■ Corporate and Financial Investment.</li> </ul>	<p>About the Bank (p.9)</p> <p>Mission and Values (p.10)</p> <p>Strategic Digital Transformation (p.70)</p> <p>Strategic Goals (p.11)</p> <p>Lines of Business (p.12)</p> <p>Sustainable Agribusiness Development (p.93)</p>



	<p><b>Our variety of products and services</b> as well as their aim can be found in our sustainability report (Link presented in reference column) highlighting their impact and reach but namely they are current and savings accounts, loans, deposits, credit cards, credit facilities, financial derivatives, lifestyle,remittances and insurance products and digital services.</p> <p>Loaning to agribusiness has been an increasing priority for ALEXBANK over the past years, recognizing its significant potential to boost the Egyptian economy, the need to feed a growing population within a sustainable &amp; stable food system, and large quantities of food waste and loss in production.</p>	
<p>2- 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.</p>	<p>ALEXBANK strives to make sure its priority areas correspond with Global and National priorities in every step it takes, in order to be aligned with the expectations of us as a responsible financial institution.</p> <p>Over the past year, the concept of CSR (A pillar of the governance Culture at ALEXBANK) has gone through various changes from being focused on corporate giving and employee volunteering, to be a fully-fledged strategy embedded in various external and internal activities revolving around ESG to increase the integration of sustainability into our core business operations.</p> <p>This year, with ALEXBANK's four-year CSR &amp; Sustainable Development Office Strategy (2018-2021) coming to an end, ALEXBANK is aspiring to strengthen its sustainability positioning through a more comprehensive and transformative approach from CSV (Corporate Shared Value) to ESG (Environmental, Social, and Governance) in a way that contributes to the Bank's long term successful performance The new ESG Strategy (2022-2025) will be built on stakeholders' capitalism approach and high corporate governance standards and accounts for the wide range of ESG material topics &amp; indicators associated to the bank's operations in correspondence with the Bank's Business strategy for the same time horizon. Our strategy will also factor the outcomes and findings impact areas identified through the portfolio impact analysis tool.</p> <p>ALEXBANK's strategic objectives &amp; goals is Aligned with Egypt Vision 2030 CBE Sustainable Finance Guidelines, and sustainable international standards and initiatives such as: GRI, UN Global Compact Principles, Equator Principles, Principles for Responsible Banking, universal Principles of Human Rights, and United Nation's SDGs.</p>	<p>Global and National Context (p.26)</p> <p>Impact Driven Approach (p.26)</p> <p>Frameworks, Standards and Tools (p.6)</p>



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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 set and publish targets where we can have the most significant impacts.**

<p><b>1- Impact Analysis:</b>                  Show that your bank has identified the areas in which it has its most significant (potential) positive and negative impact through an impact analysis that fulfills the following elements:</p> <p><b>a- Scope:</b> The bank’s core business areas, products/services across the main geographies that the bank operates in have been as described under 1.1. have been considered in the scope of the analysis.</p> <p><b>b- Scale of Exposure:</b> In identifying its areas of most significant impact the bank has considered where its core business/its major activities lie in terms of industries, technologies and geographies.</p> <p><b>c- Context &amp; Relevance:</b> Your bank has taken into account the most relevant challenges and priorities related to sustainable development in the countries/regions in which it operates.</p> <p><b>d- Scale and intensity/salience of impact:</b> In identifying its areas of most significant impact, the bank has considered the scale and intensity/salience of the (potential) social, economic and environmental impacts resulting from the bank’s activities and provision of products and services.</p> <p>(your bank should have engaged with relevant stakeholders to help inform your analysis under elements c) and d))</p> <p>Show that building on this analysis, the bank has</p> <ul style="list-style-type: none"> <li>• Identified and disclosed its areas of most significant (potential) positive and negative impact</li> <li>• Identified strategic business opportunities in relation to the increase of positive impacts / reduction of negative impacts</li> </ul>	<p>ALEXBANK strives to define and manage environmental and social (E&amp;S) risks associated to its financing operations as well through the establishment of a robust governance framework for the management of E&amp;S risks as part of the overall risk management and credit risk assessment frameworks with clear processes and assigned roles and responsibilities especially for those risks resulted of high risk ESG sectors.</p> <p>ALEXBANK undergoes a materiality analysis identification process with regards the impact of its scale of business on the relevant economic, social and environmental issues according to the updated GRI methodology and actively engages in communication with its stakeholders to understand emerging needs and priorities.</p> <p>Having applied the UNEP FI portfolio Impact Analysis tool, the following analysis will be based on findings and input in so mentioned tool:</p> <p><b>a-</b> Our analysis was based on only 1 country which was Egypt, with our portfolio divided into Consumer Banking (43%), Business Banking (7%), Corporate Banking (12%).</p> <p><b>b-</b> In terms of scale of exposure, as mentioned in the previous point you can find the repartition of our portfolio. It is also worth mentioning that for consumer banking, we have chosen the products and services the bank offers. When it comes to Corporate and Business Banking we have inputted in the tool the top 30 sectors in both Corporate and Business banking, which constitutes 41% of our Business Banking Portfolio and 77% of our Corporate Banking Portfolio.</p> <p><b>c-</b> We have managed to identify from the tool that the following areas are the one with high need in the country: Water (3), Food (4), Health &amp; Sanitation (3), Education (3), Mobility (3), Communication &amp; Information (4), Justice (4), Strong Institutions (3), Resources efficiency (4), waste (4), Inclusive healthy economies (4), Economic convergence (3).</p>	<p>Materiality Process (p.31)</p> <p>Impact Driven Approach (p.26)</p> <p>Material Topics (p.43)</p>
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	<p>d- This point was covered under Point a) and b). although, the next steps would be to choose the 2 most significant impact areas (preferably 1 positive to further improve it, and 1 negative to minimize its impact) and set 2 SMART targets for each to accomplish in order to be compliant with the PRBs.</p>	
<p><b>Please provide your bank's conclusion/statement if it has fulfilled the requirements regarding Impact Analysis.</b></p>		
<p><b>We have undertaken our impact analysis and identified the significant impacts that are associated with our operations.</b></p>		
<p><b>2- Target Setting</b></p> <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.</p> <p>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>According to the output of the impact analysis tool and linking it to the bank's areas of interest and correspondence, the areas where we could have the most impact are waste, climate (in terms of negative impact we can reduce), as well as inclusive, healthy economies and health &amp; sanitation (in terms of positive impact we can increase). this is due to the fact that our bank can improve certain areas in the environmental impact area (there are lots of opportunities in this area) and the fact that being a more social impact oriented bank, we can look for ways to improve our impact on the society even further by introducing new initiatives and projects affecting the social health of the society.</p> <p>However, these 2 impact areas are not the final SMART targets chosen by our bank as the next steps would be to choose the 2 most significant impact areas.</p> <p>Even though Consumer Banking constitutes the biggest part of the Portfolio, another preliminary direction, is that the business lines that will be mostly put into consideration to identify our SMART Targets will be Corporate and Business Banking as they are the most granular lines of business in the analysis and therefore will be the most accurately captured.</p>	<p>Material Topics (p.31)</p> <p>ESG Strategy (p.26)</p> <p>ESG Forum (p.47)</p>
<p><b>Please provide your bank's conclusion/statement if it has fulfilled the requirements regarding Target Setting.</b></p>		
<p><b>We are currently in the process of choosing our most relevant impact areas in order to proceed setting targets. In the areas where we can have the most significant impact and contribution.</b></p>		

<p><b>3- Plans for Target Implementation and Monitoring</b></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>We are currently in the phase of choosing which impact areas we will take into consideration in order to set targets on how to improve or mitigate them</p> <ul style="list-style-type: none"> <li>■ Our internal working group dedicated to facilitate the implementation and compliance with the PRBs will be assigned to discuss and define the most relevant impact areas and to collectively agree on the proposed SMART targets with detailed action plan.</li> <li>■ In keeping with the growing integration of ESG aspects, a dedicated governance body “ESG Forum” has been established to oversee and monitor the bank progress on ESG implementation including the objectives falling under the scope of PRBs.</li> </ul>	
<p><b>Please provide your bank’s conclusion/statement if it has fulfilled the requirements regarding Plans for Target Implementation and Monitoring.</b></p>		
<p><b>We have set a plan to choose impact areas we will take into consideration in order to set targets on how to improve or mitigate them. We have completed our impact analysis to the point of identifying our impacts. As a next, and final step, we will start setting SMART targets in 2022.</b></p>		
<p><b>4- Progress on Implementing Targets</b></p> <p>For each target separately:</p> <p>Show that your bank has implemented the actions it had previously defined to meet the set target.</p> <p>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>ALEXBANK discloses annually in its annual Sustainability Report the progress made to achieve its corporate sustainability targets and main results achieved according to the GRI standards covering a wide of range of indicators related to society, environment, economy and our people. Furthermore, ALEXBANK reports regularly to the top management and BoD on results and plans for the ESG &amp; Sustainability.</p>	<p>Disclosure Context (p.5)</p> <p>Spatial and Temporal Boundaries (p.5)</p> <p>Methodology (p.6)</p>
<p><b>Please provide your bank’s conclusion/statement if it has fulfilled the requirements regarding Progress on Implementing Targets</b></p>		
<p><b>Please refer to previous answer in 2.2 and 2.3</b></p>		

<b>Principle 3: Clients and Customers</b>		
<b>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.</b>		
<p>1- 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 needs in the area of green financing, increase their awareness of our sustainability framework, and to develop schemes to mitigate potential risks and impacts of our investments activities. 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 in abidance with international frameworks such as the Equator Principles.</p> <p>At all levels, employees hold to the highest ethical and professional standards when serving clients, customers, and communities and report non-compliance, serious concerns, suspected fraud cases, or corruption in line with the bank's code of ethics which stipulated stringent principles of conduct in customer relations.</p>	<p>Ethics, Integrity and Compliance (p.51)</p>
<p>2- 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 policy for the governance of ESG risks concerning lending operations ensures a clear and positive engagement with our clients and customers. In addition to that, ALEXBANK provides Training for employees as part of its ESG vision with special focus on RMs and branch employees (front line) on the key topics relevant to their business to enable our employees to provide the customers with sustainability advisory services for their projects.</p> <p>Under ALEXBANK's flagship initiative for supporting handicrafts "Ebda3 men Masr," and in continuation of ALEXBANK's support to the Egyptian economy, the CSR and SD Office curated ALEXBANK's 2021 corporate giveaways from the heart of the Egyptian handicrafts sector with the aim of preserving Egyptian heritage &amp; promoting environmental friendly products helping with educating its clients and customers on the quality of Egyptian local products &amp; the concept of circularity.</p> <p>ALEXBANK focuses on orienting its efforts towards empowering its clients through 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.</p>	<p>Ethics, Integrity and Compliance (p.51)</p> <p>Training for ESG Excellence (p.56)</p> <p>Community Development and Empowerment (p.114)</p>
<b>Principle 4: Stakeholders</b>		
<b>We will proactively and responsibly consult, engage and partner with relevant stakeholders to achieve society's goals.</b>		



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<p>1- 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>	<p>ALEXBANK stakeholders are defined as groups or individuals that the Bank affects through its activities or products and services, affecting its ability to achieve its goals. The Bank is thoughtful and responsible in identifying partners, causes, and initiatives to implement projects that increase and positively impact the Bank's focus areas.</p> <p>The Bank's stakeholders include customers, communities, industry peers, local and national government agencies, and international institutions, which all play a part in the business decisions. Continuous and regular stakeholder engagement takes place to identify, classify and assign priorities to relevant material topics, better identify and mitigate emerging risks, and harness new opportunities for ALEXBANK to create value for all stakeholders.</p> <p>We also interact with and hear from our stakeholders through our available communication channel in addition to surveys to capture their opinion and assess their awareness of our Sustainability journey and priorities.</p> <p>The CSR and Sustainable Development Office directly engages with a large of network of community development actors to optimize its societal interventions and impacts generated especially in in remote and rural areas.</p>	<p>Stakeholder Engagement (p.28)</p> <p>Approach to Engagement (p.28)</p>
<p><b>Principle 5: Governance &amp; Culture</b></p>		
<p><b>We will implement our commitment to these Principles through effective governance and a culture of responsible banking</b></p>		



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<p>5.1 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>5.2 Describe the initiatives and measures your bank has implemented or is planning to implement to foster a culture of responsible banking among its employees. This should include a high-level overview of capacity building, inclusion in remuneration structures and performance management and leadership communication, amongst others.</p> <p>5.3 Governance structure for the Implementation of the Principles</p> <p>Show that your bank has a governance structure in place for the implementation of the PRB, including:</p> <p>a. target-setting and actions to achieve targets set</p> <p>b. remedial action in the event of targets or milestones not being achieved or unexpected negative impacts being detected.</p>	<p>This year, ALEXBANK decided to form a working group dedicated to implement the Principles for Responsible Banking in our organization. This working group is constituted by various departments within our bank for it to be encompassing of the different areas in which the principles can be implemented.</p> <p>ALEXBANK CSR and Sustainable Development Office's is articulated in three Units (CSR and Creating Shared Value Unit, Social Performance and Reporting Unit and Sustainable Finance for Development Unit) with its head reporting 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 and 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 presenting to the BoD an update on the overall Office activities, results and plans for acknowledgment and approval.</p> <p>Our approach to responsible banking is led by the strong commitment of our top management with our deputy CEO in 2021 appointed also as the Bank's ESG manager. Furthermore, as part of our journey towards ESG integration within ALEXBANK, an ESG Forum was activated in order to ensure the application of the strategy ensuring an adequate consideration of environmental and social impact.</p> <p>we have been working on establishing a full-fledged sustainability training scheme on wide range of topics to foster the culture and facilitate the mission of implementing the PRBs on the long term.</p>	<p>Overview (p.16)</p> <p>ESG Forum (p.47)</p>
<p>Please provide your bank's conclusion/ statement if it has fulfilled the requirements regarding Governance Structure for Implementation of the Principles.</p>		
<p>We have progressed substantially in fulfilling this requirement. The Bank has established working group/Task Force for ensuring that the Principles are implemented effectively, including managing significant impacts, and setting and monitoring targets. Our Deputy CEO is also the on in charge of ESG and acts as the ESG manager.</p>		



**Principle 6: Transparency & 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.**

Progress on Implementing the Principles  
Show that your bank has progressed on implementing the six Principles over the last 12 months (up to 18 months in your first reporting after becoming a signatory) in addition to the setting and implementation of targets in minimum two areas (see 2.1-2.4).

Show that your bank has considered existing and emerging international/regional good practices relevant for the implementation of the six Principles for Responsible Banking. Based on this, it has defined priorities and ambitions to align with good practice.

Show that your bank has implemented/is working on implementing changes in existing practices to reflect and be in line with existing and emerging international/regional good practices and has made progress on its implementation of these Principles.

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:

**Annual Sustainability Report:** We publish our annual Sustainability Report on our website in line with GRI standards to further cement the incorporation of social development and environmental sustainability dimensions into our core business operations, creating

shared value for all ALEXBANK stakeholders. It is also worth mentioning that we have included the PRB Self-Assessment Template to our Sustainability Report (and individually on the website) to make it more accessible to our stakeholders and increase our transparency.

**Sustainability News and Topics:** A bi-annual publication highlighting the CSR & SD Office activities and updates and it's being published on the website.

**The Bank's Annual & BoD Report:** A report submitted to the Central Bank of Egypt, outlining the bank's financial performance, key achievements and also published on the website.

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 GHG emissions and ESG products.

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**Please provide your bank's conclusion/statement if it has fulfilled the requirements regarding Progress on Implementing the Principles for Responsible Banking**

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.



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