



FOR ALL THAT COUNTS.



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LETTER TO READERS

In keeping with our commitment to transparent reporting, ALEXBANK presents you with its **Eighth** edition of its annual publication **Sustainability News and Topics** showcasing the updates and the developments that occurred during the first half of the year with regards creating shared value and impact creation in the Egyptian society.

To bring timely information of ALEXBANK's ESG performance and steps towards its own, the Intesa Sanpaolo Group's and Egypt's Vision 2030 SDGs targets, this edition aims to cover the wide-array of the bank's engagements and interventions featuring projects and collaborations alongside the bank's strategic focus. The pillars of **education and youth empowerment** are highlighted through the bank's educational games targeting children, as well as creating **environmental and financial awareness, financial inclusion and literacy**, in particular with a focus on of **agri-business** entrepreneurship. These efforts are coupled with new environmental activations that reinforce the bank's adherence to the establishment of a safe and sustainable planet.

This edition is a special feature covering one of Egypt's biggest handicrafts exhibitions: Diarna. Aimed at hosting artisans from all over Egypt empowering the marginalized communities of local artisans to reach new markets gaining greater exposure, and achieve direct sales opportunities. This edition also reflects on our growing network of partners through new partnerships enabling us to progress across the banks' vision, in particular in the areas of agribusiness and women empowerment.

We hope you enjoy exploring through our projects and happenings.

Sincerely,

ALEXBANK







S.A.V.E AMBASSADORS INITIATIVE (ISBD)



In celebration of World Savings Day 2022, International Subsidiary Banks Division (ISBD) launched the Sustainability Action Voyage Experience (S.A.V.E) Ambassadors Initiative across all the Intesa Sanpaolo's subsidiary banks, targeting high school students (14-17) in inclusivity activations. S.A.V.E Ambassadors is a special initiative aimed at the upper secondary schools interested in actively involving their students on topics of sustainability and inclusion.

In Egypt, ALEXBANK implemented the Sustainability Action Voyage Experience (S.A.V.E) Ambassadors Initiative with two schools, Ecole Oasis Internationale and Metropolitan International School. Participating students were sent out on field visits to Very Nile HeadQuarters in Al-Qursaya Island, in which they try to find eco-friendly solutions to remove inorganic waste from the Nile, or Hay El-Zabaleen, the largest community of Garbage Collection in Cairo, through APE (Association for the Protection of the Environment). Students were then able to point out environmental and social problems and shaped project works that demonstrated solutions to solve them. A total of 11 projects were submitted and a judging panel selected **the top 3 projects**.



105 Students



1st place winner E-Cairo Friendly



2nd & 3rd place winners
Burning Tires and Biodegradable

The 1st place

E-Cairo Friendly Festival project which is the proposal of a monthly festival that encourages families to bring their organic waste to find innovative ideas to reuse them through composting group

activities.

The 2nd place

Burning Tires project which aims to increase the recycling rate in Egypt, focusing on tires through creating tire collection centers across Egypt and re-designing them into upcycled furniture.

The 3rd place

Biodegradable- The New One Use project, which proposes the use of on-use plastic bottles in the creation of sustainable buildings by melting plastic and sand together.

















SUPPORTING FEMALE PRISONER CHILDREN THROUGH REHABILITATION WORKSHOPS



ALEXBANK contributed to The Children of Female Prisoners' Care Association (CFPA) activities, which aimed to supports children of female prisoners and their mothers through empowering them economically, socially, and legally. There were 40 children of female prisoners attending the rehabilitation workshops aimed at better equip them and enable them to be smoothly integrated into the society without discrimination. These workshops were mainly on morals, good behavior, acting, storytelling, and singing. After completing the training in the workshops, the children performed a comprehensive art show to bring testimony of the training impact, which was attended by many public figures and artists.











ENACTUS EGYPT GENERAL ORIENTATION TRAINING



This year marks the three-year partnership with ENACTUS Egypt - a global non-profit organization and community of students, academic and business leaders, aiming at developing entrepreneurship skills to create social impact. Teams of students -from universities across Egypt- are guided and mentored by educators and business leaders in efforts to develop innovative solutions to serve the needs of their communities.



 $\stackrel{\$}{=}$ $5\mathsf{K}-7\mathsf{K}$ University Students $\stackrel{\$}{=}$ $\stackrel{\$}{=}$ 58

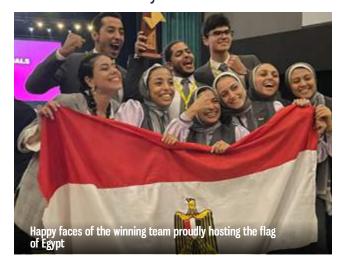


Different Universities

In 2022 the Egyptian teams were the World Cup Winners, and this for the sixth time in a row. In January, the General Orientation Training sessions were held at the British University in Egypt (BUE). The National Competition took place on July 31st at Intercontinental City Stars.





















- Diarna Exhibition 65th Edition
- Start-ups summit without borders
- Continuation of Hady Bady's Financial Literacy Journey





DIARNA EXHIBTION 65TH EDITION



Diarna 2023 reached the 65th Edition under the auspices of the Ministry of Social Solidarity in partnership with ALEXBANK, Sawiris Foundation for Social Development (SFSD), Cairo Festival City Mall, the European Union and Etisalat Diarna Exhibition for Handicrafts, one of Egypt's oldest and largest exhibitions hosting artisans from all over Egypt also empowering marginalized communities of local artisans to reach new markets, gain greater exposure, and achieve direct sales opportunities. This year's guest of honor was Siwa highlighting their products, culture and supporting their cause.



Shows & activations for both adults and children were hosted throughout the exhibition duration along with 10 engaging live crafts shows and 5 folklore performing bands. This exhibition was eager to achieve inclusivity through hosting cause-lead strategic exhibitors such as refugees' artisans and artisans with disabilities to showcase their products and support their causes.





















Financial Inclusion

This year's Diarna exhibition prompted financial inclusion, through partnering with Sympl for installments services, and Instapay for digital payments. Financial literacy sessions were conducted for adults and children in partnership between Outreach and ALEXBANK. Moreover, ALEXBANK's business teams were present on grounds providing services such as PoS issuing, opening accounts, and answering microfinance inquiries.





Exhibitors didn't have POS machines in 2022



increase of exhibitors using the PoS machines in 2023

Diarna Goes Green Initiative

Diarna also went green as it kicked of its annual initiative to recycle Diarna's leftover vinyl paper to support the marginalized communities and protect the environment. A collaboration with Bashaier El-Khair association was made through sending them the vinyl to be used for roofing 35 farmers booths and houses in Qena Governorate during the harvest season. In addition to that, a collaboration with OutGreens was made to create a more environmentally friendly Diarna where they provided waste management services through awareness campaigns, equipment, and supplies including their flagship "Biodegradable plastic bags", collection and recycling, and showcasing fully organic recycled fertilizers.

























START-UPs SUMMIT WITHOUT BORDERS



ALEXBANK participated as one of the Silver Sponsor in the 4th edition of "Startups Without Borders" summit on the 10th and 11th of February at Cairo Business Park, by Misr Italia Properties. ALEXBANK led a discussion titled "Cultivating Impactful Entrepreneurial Communities through CSR Developmental Partnerships," in which the projects "Tawasol Community School in Istabl Antar" and "Macrame Rouh" were showcased from ALEXBANK's flagship CSR initiative "Ebda3 Men Masr". On the sidelines of the event. Ebda3 men Masr hosted a two-day bazaar showcasing the authentic handmade pieces that are made by the hands of local EMM artisans. These products were showcased for sale to provide artisans with direct sales opportunities, along with marketing exposure. ALEXBANK supported the bazaar with community engaging and public entertainment activations, to create traffic to Ebda3 men Masr booth such as live crafts shows, such as: calligraphy writing, painting on glass, painting on wood and handmade giveaways.

















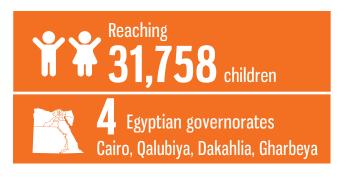
CONTINUATION OF HADY BADY FINANCIAL LITERACY JOURNEY



"Hady Bady" is ALEXBANK's edutainment app to teach young children (aged 6-10), how to make well thought-out decisions when it comes to spending on things they want, saving to attain things they wish for the future, and donating money to help those in less fortunate financial circumstances.

In 2023, the App was rolled out up until now onground at schools, and partnered NGOs.

In the meantime, a new version of the app will be launched to include innovative edutainment activities to increase player engagement.





















ALEXBANK RAMADAN PACKS DONATION TO SUPPORT MARGINALIZED FAMILIES



Based on ALEXBANK's commitment to support marginalized families, Ramadan food boxes were distributed to more than 500 marginalized families to support them, during the holy month of Ramadan, in facing the economic inflation. This initiative was in collaboration with Al-Ro'aya association for Social Development which supports the less fortunate families that are suffering from poverty in Helwan City.













GLOBAL MONEY WEEK: MONEY MASTER CHALLENGE (ISBD)



In celebration of the Global Money week 2023, the Money Master Challenge initiative was introduced by International Subsidiary Banks Division (ISBD) under the Financial Literacy International Network (FLITIN) network for financial literacy. It consists of a quiz challenge focusing on money and saving, targeting middle school students aged 12-13, to raise awareness on basic financial literacy elements, through Kahoot! A platform for online quizzes.





230 Students from Metropolitan School



across 9 classes for a qualifying stage and the winning class of

25 students



participated in an international competition across all ISBD subsidiaries and ranked in Second Place















KHATWA KHADRA, RADIATING ENVIRONMENTAL AWARENESS



ALEXBANK's Environmental Awareness Game "Khatwa Khadra" is an enjoyable educational game, that addresses daily habits and how these can be managed in order to minimize negative environmental footprint generated by individuals. The game targets children aged 8 + years, and teaches them environmental concepts such as Carbon footprint, Carbon emissions, and Climate Change.

This is in continuation of our annual rollout targeting public schools, NGOs.





















WORLD WATER DAY CELEBRATION THROUGH CLEANING THE NILE AND SEASHORES (ISBD)







In light of World Water Day (globally recognized on the 22nd of March) as per ISBD's direction and in collaboration with Very Nile NGO the bank arranged two employee engagement events on 18th of March at two locations: Bisrah Village in Assiut and Anfoushi Seashore in Alexandria, where clean up activations took place.

In Assiut, ALEXBANK employees participated in cleaning the Nile using small fishermen boats. In Alexandria, ALEXBANK employees took part in a park cleanup in close proximity to water basins as plastics and solid wastes from land/shores near water basins eventually end up leaking in the water causing marine litter.

The activation aimed to establish a network of environmentally conscious individuals, to penetrate different demographics in the cities of Assiut and Alexandria who can sustain a greener and, healthier future.











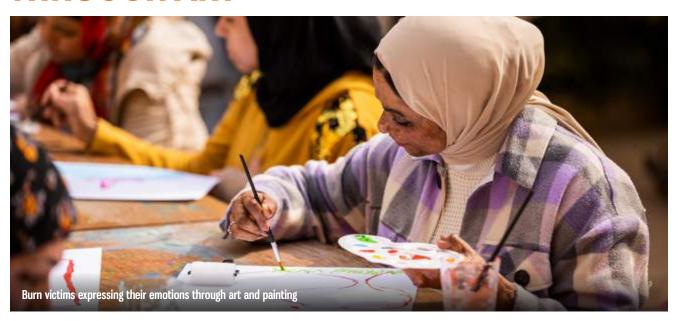








"AMAL": GHALYA'S MARCH '23 CAMPAIGN TO EMPOWER FEMALE BURN VICTIMS THROUGH ART



Building on ALEXBANK's values aimed at the achievement of Sustainable Development Goals including female empowerment as well as their mental health and wellbeing and in celebration nternational (March 8th) and Egyptian (March 16th) Women's Day, ALEXBANK exerted it's efforts to bring a unique gift with impact to the Bank's female partners; a gift that tells a story. The initiative was under the auspices of the National Council for Women and under the patronage of Dr. Maya Morsy and in

collaboration with Doodle Factory and Ahl Masr Hospital. The gift was designed by female burn victims of Ahl Masr through an art session conducted by Doodle Factory, who would have extracted the sketches onto the products. The gift is composed of a lamp and falls under the name of "Amal" (translates to hope in Arabic) and plays a source of light; hence hope, aligning with the impact's cause to highlight the hope of the female burn survivors. The design of the lamp head is the outcome of the art's activation done by Doodle Factory to the female burn victims of Ahl Masr. The design consolidates multiple drawings by the women to compile a piece of each woman's contribution.





the Lamp was a gift with impact created specifically in support to the cause















2022 SUSTAINABILITY REPORT "ENABLING ESG TRANSITION FOR AN INCLUSIVE FUTURE"



In alignment with the bank's commitment to transparently communicating with its stakeholders the highlights of non-financial performance following the direction of the parent company, CBE and in accordance with the GRI standards, the report reflects on the bank's reporting journey, voicing the changes and developments of our reporting approach throughout the years, towards the collective efforts to an all-encompassing ESG transition.





The report mirrors ALEXBANK's adaptability towards the global attention of ESG, reinforcing that the environmental and social initiatives are at the heart of ALEXBANK's operations and governance.

The report design is inspired by ALEXBANK's accessibility and widespread presence in different Egyptian governorates through impactful projects, partnerships and business operations catered to the diversity of the population.

Read more on ALEXBANK's 2022 Sustainability Report.



CELEBRATING EARTH DAY BY CONSERVING ELECTRICITY



In celebration of the Earth Day 2023 and following this year's theme "Invest in Our Planet", ALEXBANK was able to completely switch off the lights in the entire branch network and offices for 1 hour on the 22nd of April. The aim was to raise awareness about climate change and the responsibility of resource management.

















CHILDREN'S IFTAR IN SOHAG GOVERNORATE



Building on ALEXBANK's commitment to create shared value among civil society entities across Egypt and in light of the Ramadan festivities, an Iftar was organized for **110 children** from the Cancer Institute in Sohag in addition to female and male shelters there.

The iftar took place at a local social club in Sohag governorate in the presence of **25 volunteers from ALEXBANK's branches employees**. Besides, the iftar, the event consisted of gifts to the children, and entertainment through live shows throughout the evening.











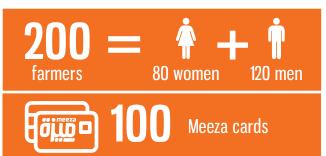


CBE'S ARAB FINANCIAL INCLUSION DAY CELEBRATION



ALEXBANK visited Assiut in partnership with the World Food Programme (WFP) to conduct Financial Literacy sessions for the farmers in light of CBE's Financial Inclusion Arab Financial Inclusion Day Celebration. In addition, CBE's supported activities were activated, such as offers on account opening and micro loans.

A total of **200 farmers (80 women and 120 men)** attended the session in the village that ALEXBANK has visited in Assiut. Additionally, **100 Meeza** cards were issued to the attendees.











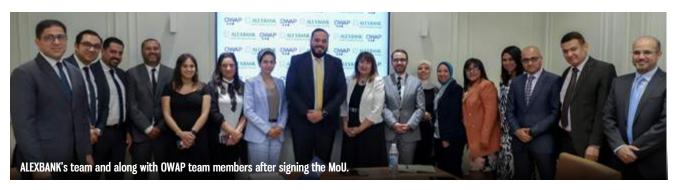








OPPORTUNITIES FOR WOMEN IN AGRIBUSINESS PROJECT MEMORANDUM OF UNDERSTANDING SIGNING

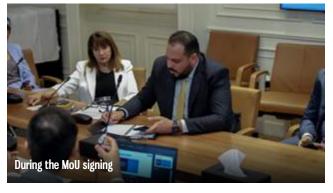


In light to the continuation of supporting women empowerment, a Memorandum of Understanding (MoU) was signed between ALEXBANK & the Opportunities for Women in Agribusiness Project (OWAP). The project aims to enhance the economic wellbeing of women in the agribusiness sector in two governorates of Upper Egypt (Beni Suef and Al-Minya), expand their participation in the workforce and to support entrepreneurship. The bank will be supporting the project's entrepreneurship program to ensure the establishment of fifty small, registered, female-led environmentally sustainable startups. Entrepreneurs will also be receiving financial literacy sessions to raise their awareness and aid them with the needed financial literacy skills, as well as offer grants to 10 promising projects worth a total of EGP 100,000.



During June, awareness sessions were conducted to promote financial literacy and inclusion, as well as digital awareness. This in addition to promoting ALEXBANK's social lending products among other financial and non-financial services for 40 Women in in Beni Suef governorate.

The sessions covered the various benefits and features of banking products and services that can support these women in their daily lives as well as achieving economic independence.

































MARINE CONSERVATION AND ENVIRONMENTAL EDUCATION FOR A SUSTAINABLE ECOSYSTEM IN THE RED SEA PROJECT LAUNCH



To mark the World Environment Day, ALEXBANK kicked off a project in partnership with Greenish and Thalassains, focused in the Red Sea, aimed at raising awareness on plastic pollution, coral conservation as well as inspiring the community to change their behavior towards the environment. All to be implemented through a series of activities above and below the sea.

Throughout June, ALEXBANK succeeded in conducting a series of 5 beach cleanup activities engaging 239 volunteers from the local and expat community, also helping in understanding the need to change behaviors becoming more mindful toward our planet. Over 284 KG of plastic were recovered. Also, we were be able to implement two dive missions where the divers were able to collect plastic and waste from their dive and report any cases where sea creatures needed help along the way, in addition to activating ALEXBANK's environmental game - Green Step (Khatwa Khadra) with Bedouin children on the beach.

















🗫 Greenish





WORLD ENVIRONMENT DAY ACTIVATIONS



In celebration of World Environment Day 2023, ALEXBANK extended its commitment to ESG through linking the offering of its sustainable finance products to creating shared value for an inclusive environment. Moreover, multiple internal and external activations took place.



62 ALEXBANK employee participants in Mass Webinar



1095 Plastic bottles Collected



933 Social Loans booked



120 Fruit trees planted near a local Mosque in Obour City



Loan Total Amount: **41.2** Million EGP



104.4 Kgs of waste collected from all activities.





















Internal Activation

A live webinar took place on the 5th of June organized by Intesa Sanpaolo - across all subsidiaries to shed light on the damage of plastic to the environment, raise awareness on beating plastic pollution and replacing single use plastic items; 62 ALEXBANK employees participated in this webinar.



Collection of Plastic Waste

In addition to that, a collaboration with OutGreens took place to provide 11 recycling bins to ALEXBANK branches, based in Cairo, for clients and employees to dispose plastic bottles. There was a total of 1095 bottles collected to be recycled and eventually donating their value to a recycling/upcycling NGO. OutGreens provided waste management service through 5 days plastic collection from each building, waste destination and processes- including relative environmental impact from waste processing and transportation.

Micro-Finance Loans Activation

ALEXBANK kicked off a campaign, through a branded mobile vehicle, to provide microfinance individuals with an incentive for the clients to have cashback for using digitalized disbursement of the loans through "Ma7fazty" application. The activation took place from the 4th until the 15th of June and it targeted customers in the Delta region and Upper Egypt. The campaign visits took place in five Governorates targeting 8 Villages' Branches.



















Shagrha Employee Engagement



Under the same framework a partnership took place with Shagrha for Sustainable Development to conduct an employee engagement event with the aim of planting fruit trees at a public place near a mosque in Obour City. The number of trees planted were 120 Fruit trees (Types of fruit trees: Lemon, Berries, Olives and Guava). Regular checkups will be provided to ensure that the trees are well maintained. There were 16 volunteers who took part in this activation including 5 employees from ALEX-BANK; the indirect beneficiaries are 500 people visiting the Mosque each Friday and 40,000 people in the district.















ALEXBANK X GIZ AGRICULTURAL INNOVATION PROJECT



In light of their newly signed partnership, DEUTSCHE GESELLSCHAFT FÜR INTERNATIONALE ZUSAMMENAR-BEIT (GIZ) Egypt and ALEXBANK organized an induction session for five farmer organizations in Beni Suef that received grants within the activities of the Agricultural Innovation Project. The purpose of this session was to discuss further opportunities for financing and plan the upcoming phase of the programme, which involves conducting financial literacy training for smallholder farmers in Beni Suef.

The partnership between GIZ Egypt and ALEXBANK aims to equip the farmers of Beni Suef and Minya with access to ALEXBANK's financial and non-financial services and enhance their knowledge to make informed financial decisions and maximize their incomes.











Monthly Calendar 2023

Forsa Bazaar Unfolding Themes

January: Social Inclusion

February: Ramadan

March: Eid ElFitr

April: Spring.

May: Summer is back

June: Eid El-Adha



FORSA BAZAAR UNFOLDING THEMES

"Forsa Bazaar" is a monthly internal Bazaar which takes place at the ALEXBANK Head Office, for the bank's employees (average of 200 to 400 employees) Forsa aims to create opportunities for local artisans and entrepreneurs to showcase and sell their products and it's a chance for ALEXBANK employees to shop local products and get acquainted with Egyptian arts and raise awareness about different causes each month- by benefiting cause-related NGOs through creating direct donation opportunities. Forsa creates a fun engaging environment through its chosen themes of impact each month, hosting food and beverage activations along with distributing gifts with impact

For the first half of this year, the following themes took place:

January: Social Inclusion













February: Ramadan





March: Eid ElFitr





April: Spring



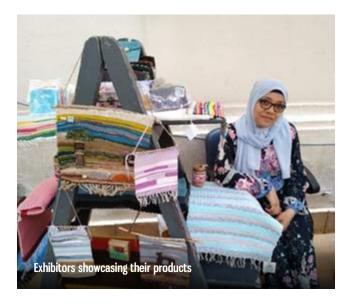








May: Summer is back





June: Eid El-Adha















FOR ALL THAT COUNTS.