



EFPP

Ecological Footprint Report
2019/2020





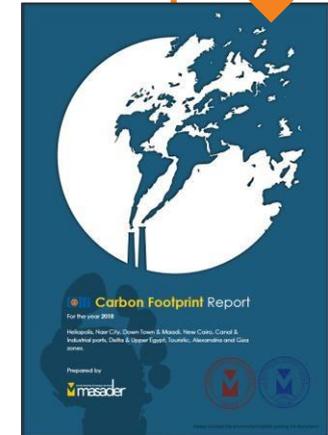
Our Journey

2017 was **the start of our journey** towards environmental consideration. Our First Carbon Footprint covered **52 branches** and provided deep insight to our current impacts.

Carrying that to **2018** we expanded our Carbon Footprint reporting to cover the rest of our **182 branches** and providing a **benchmark** for future reports. This allowed us to set targets and initiatives in motion to offset our impacts and work towards being a Net Zero Bank.



2018





Evolving From Carbon Footprint To Ecological Footprint

CIB sees its ecological footprint as an umbrella and dynamic framework for different types of impact categories.

ECOLOGICAL FOOTPRINT



Land Footprint

Total amount of land use to provide resources.



Carbon Footprint

Total amount of greenhouse gas emissions (GHGs)

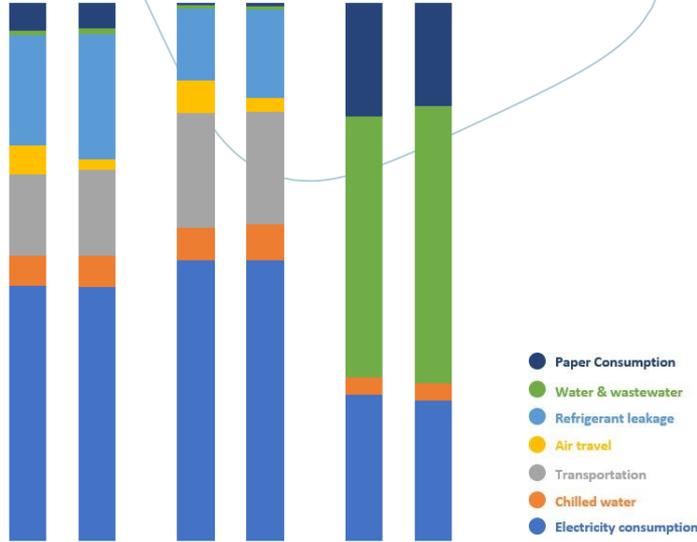


Water Footprint

Total amount of directly and indirectly consumed water, also considering water pollution impact.



Footprint Per Year



2019 - %
2020 - %

Land Footprint

2019 - %
2020 - %

Carbon Footprint

2019 - %
2020 - %

Water Footprint

The beside graph compare all three footprints (land, carbon, and water) of all CIB activities. This serves as a basis for the decision-making tool.

	Land Footprint	Carbon Footprint**	Water Footprint
2018*	- Ghg	- Ghg/employee	51,000 mtCO ₂ e 5.25 mtCO ₂ e/ employee
2019	11,040 Ghg	1.57 Ghg/employee	2,178,099 m ³ 310 m ² /employee
2020	10,487 Ghg	1.46 Ghg/employee	2,094,447 m ³ 292 m ² /employee
		7.0%***	33.2% 45.8% 6.16%

* 2018 is considered the baseline year which all the following years are compared to
 ** Scope 1 and 2 only
 *** All percentages refer to percentage reductions



Targets Reduction

A base year is a reference point in the past against which current emissions can be compared.

The base year for CIB's carbon emissions is **2018**, as this is the year when we first started calculating the emissions for all our operations. In the following table, GHG emissions for the years 2018, 2019, and 2020 are compared.

Scope	Target year value (2025)	Target reduction	Reporting year value (2020)	% Reduction achieved
Scope 1	8,298	1,760	6,185	220%
Scope 2	18,225	4,008	19,674	80%
Scope 1+2	26,523	5,768	25,859	123%
Scope 3	14,884	3,157	20,042	+11.1% increase



Since 2018, CIB has reduced its emissions intensity per employee by over

45%

2025 Absolute Emission Reduction Target

17.5%

Despite a 12.5% increase in headcount, the total GHG emissions decreased by

10%

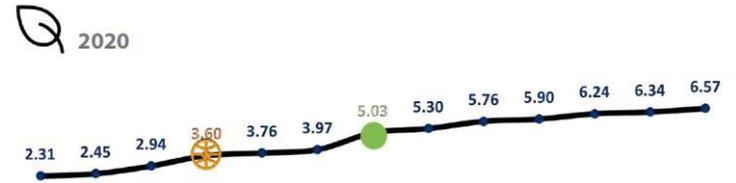
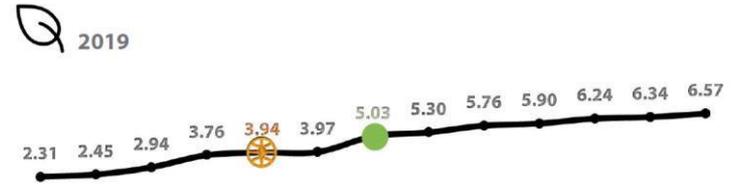




BENCHMARKING

According to the **Carbon Disclosure Project (CDP)**, the median of the banking sector's scope 1 and 2 emissions is equal to **5.03 mtCO₂e/employee**.

As shown in the charts, CIB already falls under the median value for emissions per employee in comparison to other international and national banks at **3.94 mtCO₂e/employee** and **3.6 mtCO₂e/employee** in 2019 and 2020 respectively.





CIB Achievements Towards a Green Environment



Joining Task Force on Climate-related Financial Disclosure (TCFD)

CIB is the first Egyptian bank to join this initiative, which goes hand-in-hand with Egypt's goal to transform into a green economy



Joining Net-zero Banking Alliance (NzBA)

Aligning the bank's portfolios with the global climate goal to limit warming to well-below two degrees, striving for 1.5 degrees Celsius.



CIB Green Buildings

- EDGE certificate
- Cooling capacity enhancement
- Rooftops insulation initiative
- Improving air quality
- Implementing green walls
- Using single-use biodegradable plastic bags
- Installing PVsolar panels



Resource Efficiency

Paper and energy champs initiative
E-waste management



Implementing Equator Principles (EP)

Committing to implement sustainable finance best practices in our internal environmental and social policies, procedures and standards for financing projects

Not providing project finance or project-related corporate loans to projects where clients will not, or are unable to comply with the EPs



Getting listed in CDP

CIB has disclosed through CDP (Carbon Disclosure Project) since 2018



LCA of debit and credit card
payment system



Thank You

[Ecological Footprint Report 2019/2020:](https://www.cibeg.com/-/media/project/downloads/about-cib/cib-corporate-responsibility-formerly-community/corporate-sustainability/publications/carbon-reports/cib-nov-9th.pdf)

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