



ENVIRONMENTAL FOOTPRINT REPORT 2022-2023

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ABBREVIATIONS & ACRONYMS

ATM	Automated Teller Machine
bn	Billion
CFP	Carbon Footprint
CO	Carbon Dioxide
CO ₂ e	Carbon Dioxide Equivalent
EF	Emission Factor
EGP	Egyptian Pound
EIB	European Investment Bank
FTE	Full-time Equivalent
Gha	Global Hectare
GHG	Greenhouse Gases
IMF	International Monetary Fund
IPCC	Intergovernmental Panel on Climate Change
ISO	International Organization for Standardization
kg	Kilograms
kWh	Kilowatt Hour
L	Liter
m ²	Square Meter
m ³	Cubic Meter
mn	Million
mt	Metric Tons
mtCO ₂ e	Metric Tons Carbon Dioxide equivalent

MtCO ₂ e	Million Tons Carbon Dioxide equivalent
NBE	National Bank of Egypt
OECD	The Organisation for Economic Co-operation and Development
POS	Point of Sale
p.km	Passenger-kilometer
PCAF	Partnership for Carbon Accounting Financials
SDG	Sustainable Development Goals
SME	Small and Medium-sized Enterprises
USD	United States Dollar
WTT	Well-to-Tank

CHAIRMAN'S LETTER



Dear Partners and Esteemed Stakeholders,

It is a great honor to stand before you today as we present the second **National Bank of Egypt's Annual Environmental Footprint Report**. This report is an exceptional version covering NBE's environmental footprint for both 2022 and 2023. It demonstrates our continuous **declaration of our commitment** to our planet and all those who are invested in its future: our public and private sector partners, entrepreneurs, NGOs, regulatory bodies, academic institutions, and the global environmental ecosystem.

For the first time in NBE's history and among the first banks in Egypt, we achieved a significant milestone of taking initial steps to measure our financed emissions, a critical aspect of our sustainability strategy. We are now accounting for far more than just our own banking operations, that is the environmental impact of the projects and businesses we finance. This is a ground-breaking and transformational step that will empower NBE to support Egypt's environmental goals and promote the transition to a green economy. Such accounting enables us to track our portfolio in terms of climate change impact allowing us to set crucial climate targets in line with our national and global commitments. Among such commitments is the UNEP FI Principles of Responsible Banking (PRB), with its second recently published report highlighting NBE's comprehensive portfolio impact assessment that evaluates the impact of our lending activities on a spectrum of economic, environmental, and social impact areas.

Our commitment to environmental responsibility was never a recent direction but one that goes back to over two decades where NBE has been at the forefront of promoting environmental compliance. In 1998, we initiated a partnership with the Egyptian Ministry of Environment and the World Bank under the Egyptian Pollution Abatement Program (EPAP), investing EGP 1 bn to help transition Egypt's private industrial sector from a brown economy to a green one. This commitment to sustainability has evolved over time to address global challenges such as climate change, and we continue to align ourselves with global frameworks, including the Paris Agreement, TCFD, GHG Protocol, and the Sustainable Development Goals.

Based on the key findings from measuring our environmental footprint, we also laid out a roadmap for low-carbon transition aligned with national strategies, particularly Egypt Vision 2030 and 2050 National Climate Change strategies; guiding us in reducing our emissions, driving green finance innovation, and supporting sustainable business practices.

This is only the beginning. This baseline report will serve as a foundation for setting more ambitious targets in the years to come. It will guide our strategies as we continue to innovate in green finance, support environmentally responsible businesses, and help catalyze the transition to a low-carbon economy across Egypt and the region.

In closing, I would like to express my deepest gratitude to everyone involved in this initiative: our leadership team, employees, partners, and clients. Your dedication and vision have brought us to this significant moment. Together, we are shaping a future that is greener, more responsible, and more sustainable.

Together we are shaping a better tomorrow

Thank you

Sincerely,
Hisham Okasha
Chairman of the National Bank of Egypt





ABOUT THIS REPORT

This report details NBE's environmental footprint for 2022 and 2023, assessing its impact on land, water, waste, plastic usage, and carbon emissions. This two-year assessment will serve as a baseline for future annual reports as NBE standardizes its data collection processes. Additionally, the report benchmarks NBE's performance against national and international standards, identifying areas for improvement and addressing gaps in its environmental performance.

The report also estimates NBE's financed emissions, a crucial component of a financial institution's overall carbon footprint, to inform the development of a robust decarbonization strategy.



ABOUT THE BANK

The National Bank of Egypt (NBE), Egypt's oldest commercial bank, has a rich history dating back to 1898. Over the decades, NBE has played a pivotal role in Egypt's economy, adapting to various political and economic shifts.

In recent years, NBE has demonstrated exceptional growth and financial performance. The bank has achieved significant increases in total assets, deposits, loans, and profits. This success is attributed to NBE's diversified product offerings, strategic partnerships, and commitment to customer satisfaction.

NBE has also been actively involved in social responsibility initiatives, contributing to healthcare, education, and community development. The bank's focus on digital transformation and innovation has further strengthened its position in the market.

To enhance customer experience and drive financial inclusion, NBE has embraced digital transformation. Over 7.3 million customers now utilize Al Ahly Net for online banking, while 1.6 million customers rely on NBE PhoneCash wallet. The bank's extensive network of ATMs and POS machines further facilitates convenient banking services.

The bank's robust financial position is evident in its total assets, which exceeded EGP 5.2 trillion as of December 2023. Deposits have also surged, reaching EGP 3.7 trillion, reflecting strong customer trust and confidence. NBE's loan portfolio has expanded significantly, with gross loans exceeding EGP 2.4 trillion, supporting various sectors of the economy, including retail, corporate, and SME lending.

Social responsibility is a core value for NBE. In 2023, the bank has invested over EGP 1.3 bn in initiatives focused on healthcare, education, community development, and financial inclusion. These efforts have had a positive impact on the lives of many Egyptians.

NBE's global presence extends beyond Egypt's borders. With a network of branches and representative offices in key markets, the bank has strong correspondent banking relationships worldwide. This international reach enables NBE to offer comprehensive financial solutions to its diverse customer base.

The bank's outstanding performance has been recognized with numerous awards, including accolades for best bank, best trade finance provider, best retail bank, best syndicated loan house, and best project finance house. These awards highlight NBE's leadership position in the Egyptian banking industry.



NBE managed to renew its conformity to the British Standards Institution's (BSI) ISO 22301:2019 Business Continuity Management (BCM) System certification till June 2027



NBE received the best deal in the field of green trade for 2023 and the Most Active Bank award in terms of "Green Trade" financing volume, during the European Bank for Reconstruction and Development (EBRD) annual meeting in Yerevan, Armenia's capital

As NBE continues to evolve and adapt to the changing financial landscape, it remains committed to delivering exceptional value to its customers, shareholders, and the broader community.



REPORT HIGHLIGHTS

NBE is committed to leading by example in environmental stewardship and transparent reporting of its operational impact. Recognizing the urgent need to balance environmental preservation with the needs of present and future generations, NBE has conducted its second environmental footprint report. This report covers the period from January 1, 2022, to December 31, 2023.

The bank has evaluated its environmental performance across six key areas: operations carbon footprint, financed emissions, water, waste, plastic, and land. This report aligns with internationally recognized standards, protocols, and guidelines, including the Greenhouse Gas Protocol, IPCC Guidelines, Partnership for Carbon Accounting Financials (PCAF), the Water Footprint Network, the British Standard for Waste Management in Buildings, the Plastic Leak Project, VERRA Plastic Standard, and the Global Footprint Network.

As the largest bank in Egypt in terms of investment portfolio, NBE is dedicated to supporting Egypt's climate agenda and global climate action. In line with Egypt's National Climate Change Strategy 2050 (NCCS) and Vision 2030 Sustainable Development Strategy (SDS), as well as Africa Agenda 2063 and the UN's Sustainable Development Goals (SDGs), NBE is also implementing various initiatives to reduce its environmental impact.

These initiatives include energy efficiency projects, renewable energy installations, transportation fleet optimization, resource conservation measures, waste management practices, and the integration of climate considerations into lending and investment decisions. By combining these efforts, NBE aims to contribute to a more sustainable future and mitigate the impacts of climate change.

Organizational boundaries determine the scope of an institute's operations. NBE has adopted an operational control approach for its environmental footprint reporting, encompassing both financial and non-financial aspects of its operations. This environmental footprint includes:



			2022	2023
 Carbon Footprint	Measures the total amount of greenhouse gases, primarily carbon dioxide, emitted by an individual, group, or organization.	• Scope 1 (Direct emissions) • Scope 2 (Indirect emissions from generating electricity) • Scope 3 (Other indirect emissions)	145,344 mtCO₂e (Total Absolute Emissions) 2.54 mtCO₂e/FTE (Scope 1 + Scope 2)	141,365 mtCO₂e (Total Absolute Emissions) 2.35 mtCO₂e/FTE (Scope 1 + Scope 2)
 Financed Emissions	Measures the greenhouse gas emissions associated with the investments and loans made by a financial institution. This includes the emissions of the companies that the bank invests in or lends money to.	• Energy • Industry • Construction and Real Estate • Other Investments	80.83 MtCO₂e (33% of NBE Investment Portfolio Covered)	113.24 MtCO₂e (52% of NBE Investment Portfolio Covered)
 Water Footprint	Quantifies the total amount of water used by a business throughout its operations.	• Direct Consumption • Indirect Consumption	2,702,665 m³	2,646,977 m³
 Waste Footprint	Shows the total amount of waste generated by a business, categorized by type and weight.	• Office Waste	6,623 tons	7,068 tons
 Plastic Footprint	Measures the total amount of plastic used by a business in its operations.	• Macro-plastics • Micro-plastics	1,552 tons	1,181 tons
 Land Footprint	Quantifies the amount of land used to produce the resources and support the activities of a business.	• Carbon Demand on Land • Built Land	50,002 Gha	48,700 Gha





INTRODUCTION



NBE & THE ENVIRONMENT

NBE has updated its strategic pillars to align with the bank's business strategy and the Central Bank of Egypt's (CBE) initiatives. The updated strategy aims to support the bank's development of an action plan to achieve its environmental, social, and governance (ESG) targets.

NBE's strategy is built on seven pillars to sustain its value creation model. These pillars have been the driving force behind NBE's development over the past years and will continue to shape the bank's future. They aim to maximize NBE's impact on society, balancing profit, environmental responsibility, and social purpose.

NBE's Strategic Pillars (2021-2023)

Lead The Market Into Financial Inclusion	Integrate Sustainability Into NBE's Core Activities	Enhance A Seamless Digital Customer Experience Through AI Integration	Focus On Profitability, High Performance And Cost Optimization	Create a Customer-Centric Organization	Continue To Play A National Role And Contribute To Major Government/CBE Initiatives	Develop Superior Talent To Deliver Superior Results
- Attract more of the population into the banking sector to sustain growth - Raise financial literacy in the market - Provide access points specifically in the most remote areas - Improve customer experience through service level & customer protection - Increase Financial activity on existing accounts	- Integrate ESG into core business activities - Map ESG Portfolio into NBE (Capital, Growth, Risk) structures - Introduce sustainable finance (Products and services, climate & green investment reporting, Measurement, Incentive)	- Master cross- selling by providing relevant products and services based on personalization - Predict future outcomes and analyze trends using real-time data - Use predictive & Analytical tools to analyze behavior - Improve customer experience with ChatBots and AI-powered virtual assistants - Expand on machine learning	- Define sub business units, profit / cost centers - Increase penetration rate into Assets & Liabilities products - Attract cheap funding - Maximize non-interest income generation - Focus on cost optimization	- Offer tailored-made products and solutions for each segment including digital solutions - Design a more refined customer experience - Create relevant and coherent promotional campaigns - Analyze customers' perceptions - Track, manage, and solve customers' concerns and complaints	- Participate into major lending initiative - Bring stability into the market - Contribute to Sustainable CSR	- Emphasis on developing talents through learning programs - Engage employees through engagement programs and initiatives - Empower employees to deliver their best by providing bespoke solutions, as well as policies, processes and infrastructure - Encourage employees to be agile, high-performance oriented and positioned for exponential growth

Aligning to the SDGs and Egypt Vision 2030 priorities where we have the biggest Impact

NBE: SUSTAINABLE FINANCE TOWARDS FINANCING TRANSITION



NBE's second strategic pillar emphasizes integrating ESG into core business activities. This includes mapping ESG factors into NBE's capital, growth, and risk management structures. Additionally, the bank is introducing sustainable finance products and services, and focusing on climate and green investment reporting, measurement, and incentives.

Issuing an environmental footprint report aligns with this pillar by demonstrating NBE's commitment to transparency and accountability in its environmental impact. It provides insights into the bank's carbon footprint, water and plastic usage, waste generation, and land footprint. By understanding its environmental impact, NBE can identify areas for improvement and implement strategies to reduce its footprint, contributing to a more sustainable future.

The bank is also prioritizing sustainability in its capital, growth, and risk management practices through key initiatives including:



These efforts demonstrate NBE's commitment to environmental responsibility and its role in contributing to climate action and sustainable development.



To gain a better understanding of NBE's journey towards sustainable practices, we present a timeline highlighting key milestones in our sustainability reporting efforts.

GRI SUSTAINABILITY REPORT

First Comprehensive Report 2016 - 2019
Second Report June 2020 – December 2021
Third Report January 2022 – December 2022



ENVIRONMENTAL FOOTPRINT REPORT

June 2020 – December 2021
January 2022 – December 2023 (This Report)



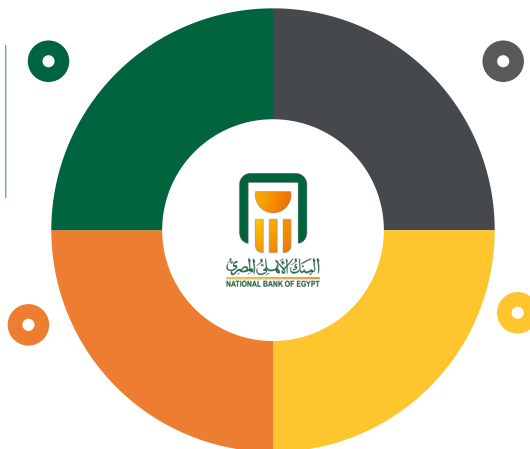
SOCIAL IMPACT REPORT

June 2020 – December 2021



PRINCIPLES FOR RESPONSIBLE BANKING

First Progress Report 2022
Second Progress Report 2023



SUSTAINABLE FINANCE PROGRAMS & INITIATIVES

NBE is committed to environmental sustainability, aligning its efforts with Egypt's national climate change strategy and the Sustainable Development Goals (SDGs). Indeed, NBE has significant contribution to the country's efforts to reduce carbon emissions, conserve resources, and promote sustainable practices by implementing a diverse range of initiatives.

In this context, NBE is partnering with public stakeholders and multilateral development banks to finance various sustainable projects, including those focused on resource efficiency, climate mitigation and adaptation and pollution reduction through offering grants and concessional loans as well as other non-financial facilitation such as technical assistance and fast track loan application for few green products.

The following outlines NBE's key sustainable finance initiatives:



The Sustainable Green Finance Initiative

This initiative is notable for its allocation of EGP 1 bn as part of an agricultural development program to SME customers, in cooperation with the Commercial International Bank (CIB). The initiative provides financial facilities specifically for clients engaged in agricultural activities, with distinct advantages for targeted groups. For instance, it offers financing with a competitive return rate of 3% for projects managed by women, while providing support for agricultural cooperatives at a return rate of up to 4%. Moreover, this initiative ensures that technical advice is accessible to SME clients, thereby enhancing the viability and impact of their projects.



Green Economy Financing Program (GEFF)

The Green Economy Financing Facility (GEFF), an European Bank for Reconstruction and Development (EBRD) program, has extended financing to 61 SME customers, amounting to approximately USD 53.2 mn.



Replacing Diesel Pumps with Solar-Powered Pumps

In collaboration with the International Finance Corporation (IFC), NBE has implemented a program that replaces traditional diesel-powered pumps with solar-powered alternatives. To date, financial commitments under the IFC Irrigation and Solar Energy Applications program have reached EGP 262 mn, benefiting a total of 269 customers.



Vehicle Replacement Initiative

In partnership with the Central Bank of Egypt (CBE), NBE has launched a proactive initiative designed to significantly reduce greenhouse gas emissions while facilitating the transition to a low-carbon economy. This initiative encourages clients to replace their existing vehicles with those that operate on dual fuel systems. As of December 2023, this initiative has successfully amassed a substantial portfolio of approximately EGP 3.35 bn, impacting around 12,800 customers.



The Agence Française de Développement (AFD) Program

Under the Finance in Common (FIC) Sustainable Development Financing Program, NBE aspires to finance a wide range of economic activities that contribute to the Sustainable Development Goals. This includes projects focused on education, health, energy, food, land, and water sectors, as well as sustainable cities initiatives. The total amount financed under this program has reached EUR 50 mn, with NBE successfully drawing down EUR 13.3 mn.



NBE Business Banking Program Green Lending Products

Through its Business Banking Program, NBE offers a wide range of green lending products for SMEs. The offerings include financing solutions aimed at enhancing irrigation systems, as well as initiatives focused on the recycling of paper and plastic waste, and the adoption of renewable energy technologies within the agricultural sector.



NBE has demonstrated a strong commitment to sustainable finance, disbursing over EGP 102 bn for social and environmental projects. Significant investments have been directed towards infrastructure, healthcare, and education sectors, aiming to uplift marginalized communities and promote equitable development. In terms of environmental sustainability, with over EGP 45 bn disbursed in 2023, NBE has prioritized waste management, energy efficiency, and sustainable building. By focusing on circular economy principles and supporting sectors that mitigate climate change, NBE reinforces its role as a catalyst for a sustainable future.



REPORT GOALS & SCOPE

As part of NBE's sustainability and environmental strategy, this report aims to assess NBE's environmental footprint as a result of their activities/operations in Egypt. This in turn helps NBE to assess its environmental performance and help developing a more solid decarbonization strategy and action plan. This report has three main goals:



Assess NBE's footprint for the following environmental elements; land, water, waste, plastic usage and carbon emissions.

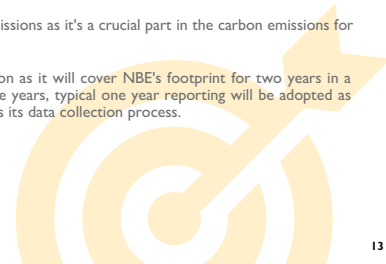


Track NBE's internal operations carbon footprint relative to previous years as well as benchmarking with other banks locally and internationally, pinpointing potential improvements in NBE's environmental performance, and gaps to be addressed.



Estimating the financed emissions as it's a crucial part in the carbon emissions for the financial institutes

This report will be a special version as it will cover NBE's footprint for two years in a row i.e. 2022 and 2023. For future years, typical one year reporting will be adopted as NBE mainstreams and standardizes its data collection process.



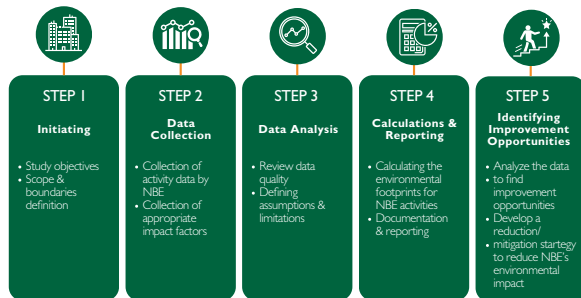


METHODOLOGY



METHODOLOGY

This report includes different environmental footprints, each has its own methodology to calculate and report. However, the general steps followed for each are the same.



The environmental footprints included in this report are



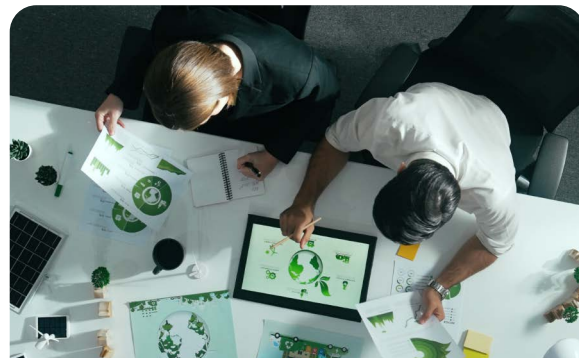
Carbon Footprint

The carbon footprint measures the total greenhouse gas emissions generated by the bank's operations, including direct emissions from on-site fuel use (Scope 1), indirect emissions from purchased electricity (Scope 2), and other indirect emissions such as those from business travel and the supply chain (Scope 3).

Carbon Footprint helps the bank identify major sources of emissions and develop strategies to reduce its carbon impact, aligning with global climate goals.

The carbon footprint assessment for NBE was conducted using the following standards:

1. Intergovernmental Panel on Climate Change (IPCC) Guidelines
2. Greenhouse Gas Protocol (GHG Protocol)
3. ISO 14064 – 1:2018 Greenhouse gases – Part 1



Financed Emissions

Calculating the financed emissions of a bank is an inherently complex process, requiring data collection, precise methodologies, and sector-specific adjustments. The diversity in the types of projects and sectors financed adds layers of complexity, as each has distinct emission profiles and data availability challenges. NBE has effectively addressed these challenges by adopting a structured approach, utilizing three distinct methodologies tailored to different sectors and data availability.

These methodologies are partially aligned with the Partnership for Carbon Accounting Financials (PCAF) standard. As data availability improves, NBE aims to fully align its approach with the PCAF standard. This diversified approach ensures a comprehensive accounting of the financed emissions and aligns the bank with the international best practices used by other international banks.



To calculate financed emissions, NBE employed three primary methodologies

1- Direct Project-Level Emissions Calculation

2- Investments-Based Emissions Factor Approach

3- Sectoral Revenue-Based Emissions Factor Approach

Methodological Breakdown of Financed Emissions

To calculate financed emissions, the three methods were employed. The subsequent analysis presents the percentage of the total finances assessed using each of the three methods in 2022 and 2023. These correspond to 33% of the NBE's investments in 2022, and 52% in 2023 in US Dollars, which is the biggest declared financed emissions across all the Egyptian banks.

	2022	2023
Direct Project-Level Emissions Calculations	46%	31%
Investments-Based Emissions Factor Approach	51%	66%
Sectoral Revenue-Based Emissions Factor Approach	3%	3%
Total	100%	100%
Coverage of NBE's Investments	33%	52%

Direct Project-Level Emissions Calculations

This methodology is the primary approach for calculating NBE's financed emissions. It focuses on calculating direct emissions for all types of projects that are funded by NBE, where data is available.

An important factor to account for in this method is the attribution factor.

$$\text{Attribution Factor} = \frac{\text{Outstanding amount}}{\text{Total equity + debt}}$$

Following PCAF guidelines for project emissions, this attribution factor is important to account for NBE's share in the project finance with respect to the total amount financed from all parties. NBE's emissions associated with financing this project is calculated by multiplying the attribution factor by the total emissions of the project that are estimated using engineering assumptions for each project. This method was used to calculate the emissions for different megaprojects from the following sectors:



Oil & Gas



Construction



Water Distribution

Option 2b

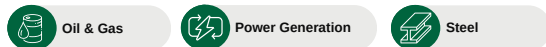
Description	Financial Data	Outstanding Amount in Project Total project equity and debt
	Emission Data	Primary physical activity data for the project's production (e.g., tonnes of rice produced) Emission factors specific to that primary data (e.g., emission factor per tonne of rice)
	Equations	$\sum_p \frac{\text{Outstanding amount}_p}{\text{Total equity + debt}_p} \times \text{Production}_p \times \text{Emission Factor}$
	Data Quality	Score 3



Investments-Based Emissions Factor Approach

Due to unavailability of carbon footprint data for NBE's clients, it was important to find an alternative method to calculate NBE's financed emissions. To address data limitations, the second methodology used an investments-based emission factor approach.

Referenced investment-based emission factors were based on the methodology of PCAF, and exclusive datasets provided by Transition Pathway Initiative (TPI) to calculate emissions in 3 different sectors: Oil And Gas, Power Generation, and Steel.



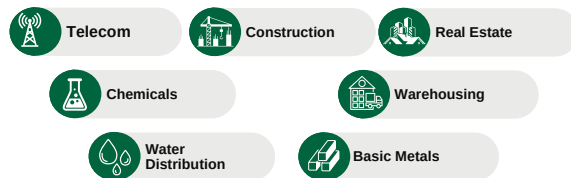
$$\text{Financed Project Emissions} = \text{EF (Economic Based)} \times \text{Investment (USD)}$$

Option 3b		
Description	Financial Data	Outstanding Amount in Project
	Emission Data	GHG emissions per sector Assets per sector
	Equations	$\sum_p \text{Outstanding amount}_p \times \frac{\text{GHG emission}_s}{\text{Assets}_s}$
	Data Quality	Score 5



Sectoral Revenue-Based Emissions Factor Approach

This method involves using available revenue-based emission factors from literature to calculate emissions for each financed project, based on the outstanding loan amount. While similar to the second method in terms of calculations, to be able to use revenue based emissions factors, they were adjusted using average asset turnover ratios for the same sectors:



Option 3c		
Description	Financial Data	Outstanding Amount in Project Asset turnover ratio per sector
	Emission Data	GHG emissions per sector Revenue per sector
	Equations	$\sum \text{Outstanding amount} \times \text{Asset turnover ratio} \times \frac{\text{GHG emissions}}{\text{Revenue}}$
	Data Quality	Score 5



Water Footprint

The water footprint accounts for the total volume of freshwater used directly in the bank's facilities and operations, as well as indirectly through its supply chain. This includes water consumption in offices, data centers, and through the services provided by suppliers. By understanding its water footprint, the bank can implement water-saving measures and manage its impact on local and global water resources. The standard followed for this footprint is The Water Footprint Assessment Manual.



Water footprint is calculated by two methods:

1. From water bills to calculate the direct water consumption
2. Using product specific consumption factors to estimate water consumed to produce different purchased products by NBE.

Water Consumption = Purchased Quantity × Product Specific Consumption Factor

Plastic Footprint

The plastic footprint assesses the volume of plastic used and disposed of by the bank, encompassing items such as office supplies, bank cards, and promotional materials. By analyzing its plastic footprint, the bank can develop strategies to reduce plastic use, promote recycling, and switch to more sustainable materials, thereby mitigating plastic pollution. The framework followed in this assessment is Plastic Leak Project (PLP) Methodology. This framework targets the quantification of microplastics released into the environment. It considers various pathways through which microplastics leak throughout a product's life cycle, providing a detailed analysis of microplastic emissions.

Generally, plastic footprint can be calculated using product specific plastic ratios:

Plastic Amount = Product Quantities × Product Specific Plastic Ratio



Waste Footprint

The waste footprint quantifies the total amount of waste generated by the bank, including paper, electronic waste, and other materials. This measurement helps the bank identify opportunities for waste reduction, recycling, and sustainable waste management practices, reducing the environmental impact of its operations. For this footprint, there is no specific standard used. Waste quantities are directly measured or estimated using waste surveys.



Land Footprint

The land footprint is a consumption-based indicator that quantifies the total land area used throughout an organization's supply chain to provide resources for its products or services. It essentially measures the ecological impact of resource use, sometimes referred to as the ecological footprint.

The standard used for the land footprint is the National Footprint Accounts (NFA). This standard provides a framework for calculating a country's land footprint. NFA considers various factors that contribute to land use, including food production, forest use, energy consumption, and biocapacity.

By analyzing these factors, the NFA methodology allows for the calculation of the total land area required to sustain a nation's consumption patterns. This information is then compared to the country's biocapacity, which represents the available land area capable of regenerating resources. This comparison helps to determine whether the nation's land use falls within its sustainable limits or exceeds its biocapacity.

NBE's Land Footprint calculations included the following:



Carbon Demand on Land:

This approach estimates the land required to sequester the carbon emissions generated by an organization's activities.



Built Land Footprint:

This focuses solely on the physical land area occupied by an organization's infrastructure and operations.





REPORT BOUNDARIES

المشروعات
الصغيرة والمتوسطة
SME



REPORT BOUNDARIES

To ensure accuracy and transparency in the environmental footprint assessment, the scope of the analysis was carefully defined through specifying the types of emissions, geographical regions, time periods, operational processes, and lifecycle stages. By setting clear boundaries, the report aims to provide a comprehensive and focused evaluation of NBE's environmental impact.

Organizational Boundaries

The organizational boundary for the environmental footprint report includes the following:



10 Head Offices



661 Branches



2 Clubs



13 Other Facilities

TOTAL AREA OF 793,001 m²



The distribution of all these facilities/premises in Egypt is illustrated in the table below with the number of facilities and total facilities area in each governorate. Most of the branches are in Cairo, followed by Giza, and then Alexandria.

GOVERNORATE	NUMBER OF FACILITIES	TOTAL m ²
ALEXANDRIA	72	108,782
ASWAN	16	9,915
ASYUT	17	17,720
BEHIRA	10	9,488
BENI SUEF	8	9,346
CAIRO	242	321,964
DAKAHLIA	23	27,903
DAMIETTA	12	6,251
FAYOUM	9	12,188
GHARBIA	21	29,764
GIZA	82	113,909
ISMAILIA	10	6,645
KAFR ELSHIEKH	10	13,165
LUXOR	3	3,088
MATROUH	4	5,565
MINYA	20	13,392
MONUFIA	14	14,609
NEW VALLEY	4	3,116
NORTH SINAI	3	1,300
PORT SAID	8	4,717
QALYUBIA	9	6,471
QENA	10	9,935
RED SEA	23	8,947
SHARQIA	22	15,180
SOHAG	13	11,909
SOUTH SINAI	12	3,135
SUEZ	9	4,597
TOTAL	686	793,001

Operational Boundaries

The operational boundaries determine the activities which result in different environmental impacts.

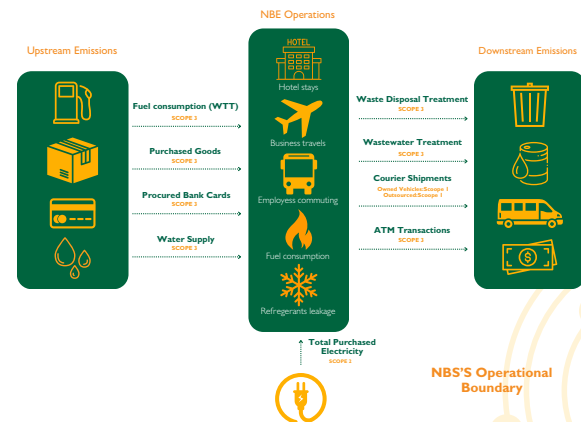
Carbon Footprint Boundaries

The Operational boundaries for carbon footprint assessments, as defined by the Greenhouse Gas (GHG) Protocol, categorize emissions into three distinct scopes to ensure comprehensive coverage of all emission sources.

Scope 1 emissions include direct emissions from sources that are owned or controlled by the organization, such as fuel combustion in company vehicles and on-site manufacturing processes.

Scope 2 emissions account for indirect emissions from the generation of purchased electricity, steam, heating, and cooling consumed by the organization.

Scope 3 emissions encompass all other indirect emissions that occur in the supply chain of the reporting entity, including both upstream and downstream activities such as supplier emissions, business travel, waste disposal, and the use of sold products.



Financed Emissions Boundaries

The bank's financing portfolio encompasses a wide range of sectors, including energy (oil & gas, electricity, natural gas), industry (steel, aluminum, chemicals, petrochemicals), construction & real estate, and others. Sectors that are included in the calculations are shown in the table below. Only economic activities within Egypt were considered in the analysis.

Sector	
Energy	Oil & Gas
	Natural Gas
Industry	Electricity
	Steel
	Petrochemicals
	Aluminum
Construction and Real Estate	Chemicals
	Construction
Others	Real Estate
	Telecom
	Warehousing
	Water Distribution

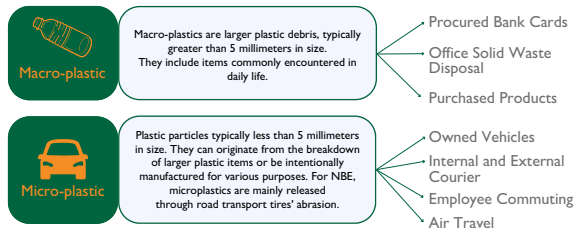
Water Footprint Boundaries

Water footprint boundaries are divided into direct and indirect water footprints to capture all aspects of water use. The direct water footprint refers to the water consumed directly by NBE for different activities, such as drinking, cleaning, gardening activities, etc. On the other hand, the indirect water footprint refers to the water consumed throughout the supply chain and other associated activities that are not directly controlled by NBE, such as generation of electricity, production of paper used by NBE, production of printers' ink, production of bank cards, etc.



Plastic Footprint Boundaries

A bank's plastic footprint represents a significant portion of its overall environmental impact. Plastic footprint measures the total amount of plastic used across the bank's operations. To calculate the footprint, data on plastic items used in the bank's operations was collected from NBE's internal records. There are two main categories of plastics that are used to define the operational boundaries of the plastic footprint report:



Waste Footprint Boundaries

Evaluating our waste footprint is critical for its commitment to sustainability and responsible environmental stewardship. The waste footprint amounts and compositions were estimated based on surveys carried out on samples from different NBE branches. Waste categories include five different types of waste, which are metal, glass, organic matter, paper, and plastic waste. Organic waste might include food scraps from employee cafeterias or landscaping debris from branch locations. Paper waste, inherent to administrative tasks and document management, is prevalent and requires careful handling due to the sensitive nature of banking information. Additionally, plastic waste from packaging materials and office supplies further contributes to the waste footprint.



Land Footprint Boundaries

The land footprint consists of two main categories: Carbon Demand on Land and Built Land. For each category, the following elements/activities are considered:

I- Carbon Demand on Land

- Water Supply & Treatment
- Fuel Consumption
- Electricity Generation
- Refrigerant Leakage
- Fuel Consumption (WTT)
- ATM Transactions
- Procured Bank Cards
- Waste Management
- Purchased Goods
- Employee Commuting
- Hotel Stay
- Air Travel

2- Built Land

- Head Offices
- Branches
- Clubs
- Other Facilities

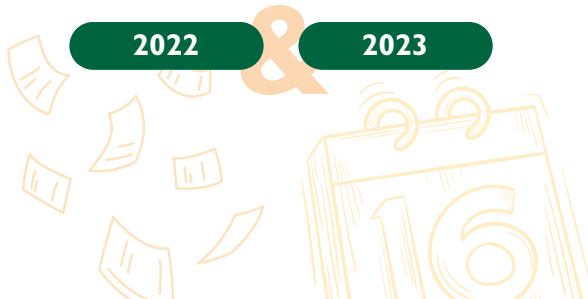


Time Boundaries

This environmental footprint report covers two years of operation:

2022

2023



RESULTS



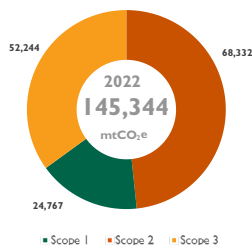
RESULTS

Carbon Footprint

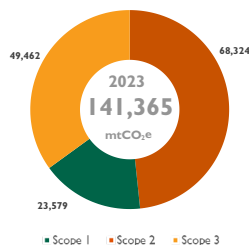
The following two charts compare NBE's Carbon Footprint (CFP) between 2022 and 2023, highlighting the total emissions in metric tons of CO₂e equivalent (mtCO₂e) and the distribution across the three scopes. In 2022, the total emissions were 145,344 mtCO₂e, while in 2023, the total slightly decreased to 141,365 mtCO₂e.

In both 2022 and 2023, the relative distribution of emissions across the three scopes remained relatively stable. Scope 1 emissions maintained their percentage, while Scope 3 emissions decreased slightly from 36% to 35%. Conversely, there was a slight increase in Scope 2 emissions from purchased electricity, rising from 47% in 2022 to 48% in 2023.

2022 Absolute Emissions per Scope (mtCO₂e)



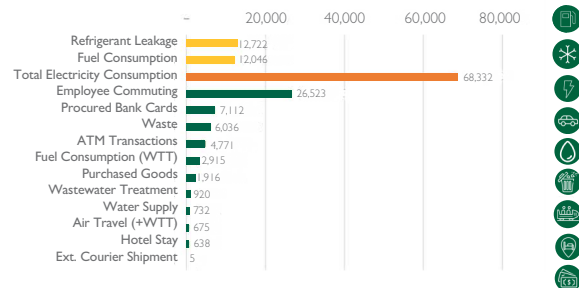
2023 Absolute Emissions per Scope (mtCO₂e)



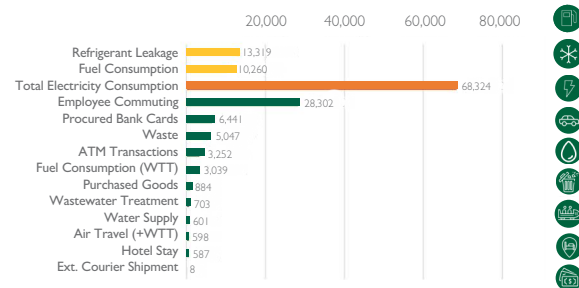
To have a better breakdown of these scopes, the emission sources for each scope were analyzed. Scope 1 emission sources are highlighted in yellow, scope 2 emission sources are highlighted in orange, and scope 3 emission sources are highlighted in green.

NBE's primary sources of emissions are electricity consumption and employee commuting. In 2022, emissions from refrigerant leakage exceeded fuel consumption. However, in 2023, fuel consumption emissions increased, becoming the third-largest source of emissions.

2022 Absolute Emissions Per Activity



2023 Absolute Emissions Per Activity

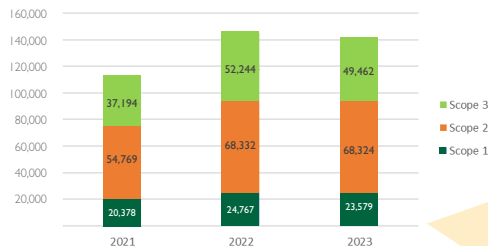


Internal Benchmarking

NBE's absolute emissions have increased over the past three years, with a significant increase from 2021 to 2022, followed by a slight decrease in 2023. The largest contributor to this increase is Scope 3 emissions, which increased from 37,000 mtCO₂e in 2021 to more than 54,000 mtCO₂e in 2022. Scope 2 emissions also increased, from about 55,000 mtCO₂e in 2021 to more than 68,000 mtCO₂e in 2022 and 2023. Scope 1 emissions slightly increased from around 20,000 to 24,000 mtCO₂e.

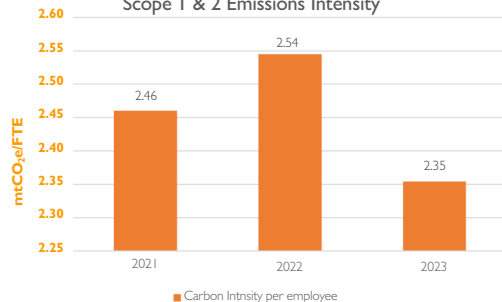
The increase in emissions can be attributed to several factors, including a rise in the number of branches and expansion of operations. Conversely, the main contributor to the higher emissions in 2022 relative to 2023 is the bank issued cards. This is likely due to the NBE procurement department's practice of buying a large quantity of cards to cover a future period, which results in the purchase of huge amounts every 2-3 years.

Absolute emissions (mtCO₂e)



While benchmarking the absolute emissions is important, it does not provide deep insights for NBE's efficiency. Metrics like emissions per employee account for changes in business activity and allow for a more nuanced comparison over time. This metric helps assess the environmental impact relative to NBE's workforce. Lower emissions per employee indicate improved efficiency in resource utilization per person.

Scope 1 & 2 Emissions Intensity

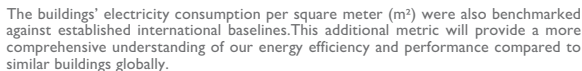


The emissions intensity per employee slightly increased from 2.46 mtCO₂e/FTE in 2021 to 2.54 mtCO₂e/FTE in 2022, followed by a slight decrease to 2.35 mtCO₂e/FTE. This suggests that while the bank's workforce grew in 2023, the overall emissions remained relatively stable. This may indicate that the bank has effectively managed its operational processes to mitigate the impact of increased employee numbers on its carbon footprint.

External Benchmarking

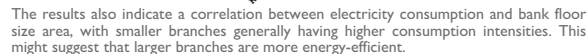
External benchmarking helps to assess NBE's carbon emissions performance against established industry standards and metrics. By comparing NBE's performance with other entities, valuable insights into the operations' efficiency can be gained and opportunities identified to optimize the bank's performance, ultimately leading to a reduction in carbon footprint.

NBE's Scope 1 & 2 emissions intensity has decreased from 2.54 mtCO₂e/FTE in 2022 to 2.35 mtCO₂e/FTE in 2023. This represents a positive trend towards reducing emissions per employee. Benchmarking against an average of 12 banks' emissions intensities obtained from published reports, shows that our emissions intensity falls within the range below the average, with the average being 2.88 mtCO₂e/FTE. While NBE's performance surpasses the industry average, there is further room for improvement considering the lowest reported intensity was 0.57 mtCO₂e/FTE.



This data suggests potential for implementing energy efficiency measures to optimize the bank's facilities' performance and align the consumption closer to the CBECS average. While direct comparison to the U.S. standard may not be entirely accurate due to climate differences, it provides a general benchmark for assessing NBE's energy performance.

These findings highlight the need to investigate and share best practices between facilities, particularly focusing on optimizing energy use in governorates with higher consumption.



Energy Intensity (kWh/m²)

CBECS Average Office Building Energy Intensity (168.2 kWh/m²)

branch area (m²)

26

Financed Emissions

NBE's financed emissions increased significantly in 2023, reflecting a broader scope of assessed investments compared to the previous year. While the bank continues to prioritize low-carbon investments, the expansion of the assessed portfolio contributed to the overall increase in financed emissions. Financed emissions in 2023 increased by 40% to 113 million tons of CO₂e, following a 39% rise in assessed investments in US Dollars. This suggests relative constancy in the allocation of investments across different sectors between 2022 and 2023.

Parameter	2022	2023
Coverage of NBE's Investments	33%	52%
Financed Emissions (MtCO₂e)	80.83	113.24

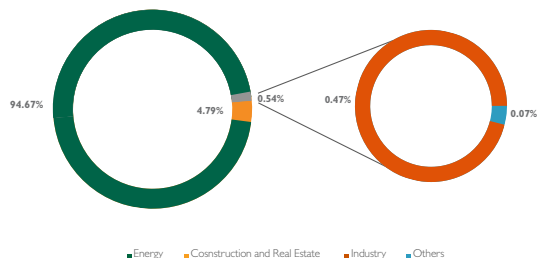


The absolute emissions were calculated for each financed sector in 2022 and 2023. Additionally, the weighted average PCAF data quality scores for each sector have been incorporated to assess the reliability of the emissions data used. A lower score (closer to 1) indicates higher data quality, while a higher score (closer to 5) indicates lower data quality.

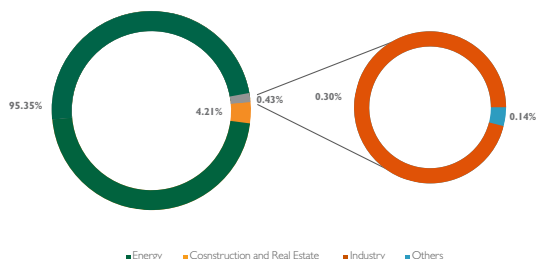
Sector		Absolute Emissions (MtCO ₂ e)		Overall PCAF Score	
		2022	2023	2022	2023
Energy	Oil & Gas	74.30	106.63	4.0	4.3
	Natural Gas	1.59	1.09	4.3	4.6
	Electricity	0.64	0.26	5.0	5.0
Industry	Steel	1.94	2.44	4.4	4.3
	Petrochemicals	1.83	2.27	5.0	5.0
	Aluminum	0.06	0.01	5.0	5.0
	Chemicals	0.05	0.04	5.0	5.0
Construction & Real Estate	Construction	0.37	0.33	4.6	4.7
	Real Estate	0.01	0.01	5.0	5.0
Others	Telecom	0.01	0.01	5.0	5.0
	Warehousing	-	0.026	-	5.0
	Water Distribution	0.05	0.12	5.0	5.0
Total		80.83	113.24	4.1	4.4



Sectors Contribution in Financed Emissions -2022



Sectors Contribution in Financed Emissions -2023



The analysis shows that most of the financed emissions are dominated by energy sector which includes oil & gas activities and electricity generation. Construction and industrial activities also have a fair share of our financed emissions.

For this reason, NBE has been addressing those high emitting sectors through launching various environmental and social products finance programs and initiatives in collaboration with international finance institutions. Those include green loans to finance energy efficiency, renewable energy, waste recycling, wastewater treatment and other environmentally friendly activities. These efforts align with Egypt's Vision 2030 and the broader global sustainability agenda.

The bank is also developing a new Environmental and Social Management System (ESMS). These initiatives suggest a continued focus on responsible financing practices. The effectiveness of these efforts in reducing the environmental impact of financed activities remains to be evaluated.



Water Footprint

The total water footprints in 2022 and 2023 were relatively close, with a slight reduction in 2023. This reduction is mainly due to the reduction in indirect water consumption. However, direct consumption has slightly increased in 2023 compared to 2022. Also, the water footprint intensity in 2023 is less than 2022 because of the reduction in the total water footprint, and the increase in number of full-time employees.

Summary

Direct Consumption

	2022		2023	
	m ³	%	m ³	%
Branches Water Consumption	2,063,935	76	2,067,555	78
Total Direct Water Consumption	2,063,935	76	2,067,555	78

Indirect Consumption

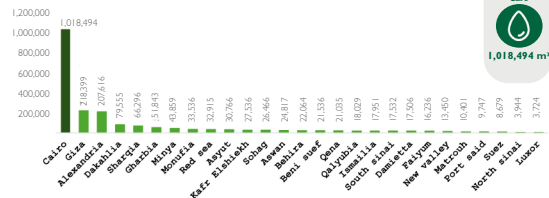
	2022		2023	
	m ³	%	m ³	%
Purchased Electricity	396,590	15	413,465	16
Purchased Paper	99,351	4	106,015	4
Bank Cards	96,757	4	8,131	0.3
Purchased Ink	94	0	42	0.00
Purchased Fuel	45,937.4	2	51,769.1	2
Total Indirect Water Consumption	638,730	24	579,422	22

Total Consumption

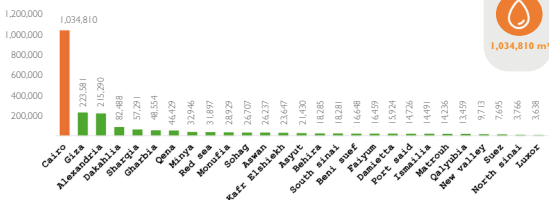
	2022		2023	
	m ³		m ³	
Total Water Footprint Water	2,702,665	m³	2,646,977	m³
Footprint Intensity	73.87	m³/FTE	67.80	m³/FTE
Number of Employees	36,585	FTE	39,039	FTE

When comparing between different governorates, Cairo had the largest share of direct water consumption at **1,018,494 m³**, accounting for nearly half of the total water footprint. This is due to the concentration of corporate headquarters in the city. Luxor had the lowest consumption at **3,724 m³**. Consumption increased slightly in 2023, with Cairo remaining the highest consuming governorate with **1,034,810 m³**, and Luxor again had the lowest consumption at **3,638 m³**.

Direct Water Consumption - 2022 - (m³/Governorate)



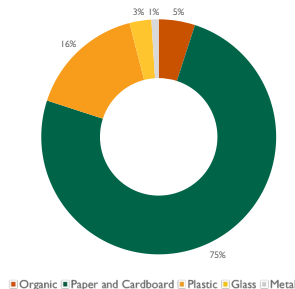
Direct Water Consumption - 2023 - (m³/Governorate)



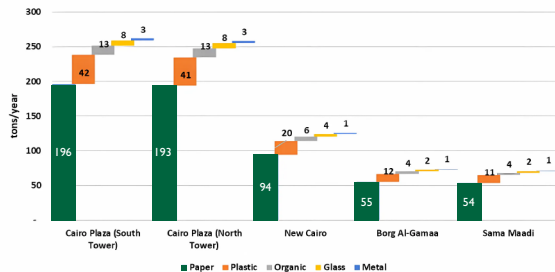
Waste Footprint

Based on the waste assessment carried out across the bank branches, the total amount of waste was found to be **6,623 tons** in 2022 and **7,068 tons** in 2023, with paper contributing to 75% of the total waste.

Waste Composition by Volume - %

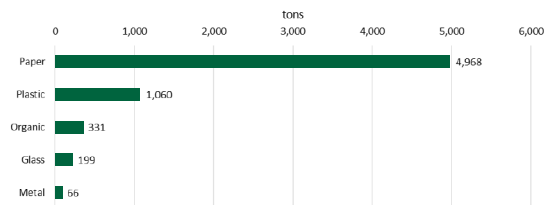


Top 5 Waste Generating Branches/Head Offices per year

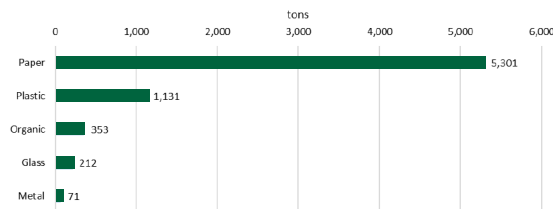


The generated waste quantities for each type of waste for 2022 and 2023 are shown in figure below

Generated Waste Quantities for the year 2022



Generated Waste Quantities for the year 2023



NBE has implemented strategies to reduce waste, including minimizing paper usage and promoting electronic document management. The bank is also committed to using recycled and recyclable materials.



Plastic Footprint

The total amounts of plastic consumed in 2023 were less than those consumed in 2022. While the micro plastics footprint slightly increased from 2022 to 2023, there was a significant reduction in macro plastics footprint generated by the bank which due to the reduction of procured bank cards as well as purchased products.

Summary

Macro-Plastics

	2022		2023	
	kg	%	kg	%
Procured Bank Cards	471,993	30.5	39,666	3.4
Office Solid Waste	1,059,747	68.5	1,130,832	96.2
Purchased Products	14,412	1	5,283	0.4
Total Macro-Plastics	1,546,152	100	1,175,781	100

Macro-Plastics

	2022		2023	
	kg	%	kg	%
Air Travel	3.5	0.1	3.4	0.1
Employee Commuting	3,939	73	4,203	74.3
External Courier	0.5	0.01	0.9	0.02
Internal Courier Owned	61	1.1	84	1.5
Vehicles	1,394	25.8	1,362	24.1
Total Micro-Plastics	5,397	100	5,654	100

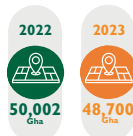
Total Consumption

	2022		2023	
	kg		kg	
Total Plastics	1,551,549		1,181,435	



Land Footprint

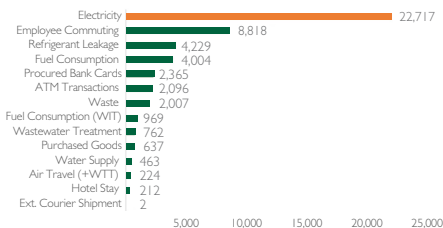
The following results present the details of NBE's footprint in terms of hectares of land required for their operations. The total land footprint for NBE was 50,002 Gha in 2022, and 48,700 Gha in 2023. The reduction is due to the reduced carbon footprint in 2023, which is reflected on the carbon demand on land.



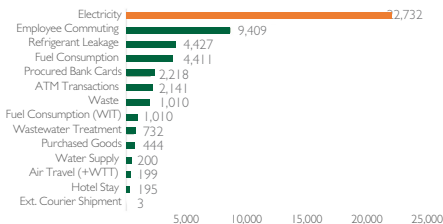
Carbon Demand on Land

The carbon demand varies across different activities, as well as the contribution to carbon demand on land. Overall, electricity consistently emerges as the primary contributor to the land footprint, highlighting its significant impact on the environmental footprint of the operations.

Carbon Demand on Land (Gha) -2022



Carbon Demand on Land (Gha) -2023

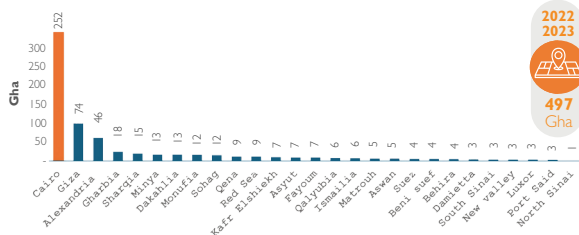


In 2022, the total land footprint amounted to **49,505 Gha**. The highest three contributors to this footprint were electricity, with a land footprint of 22,717 Gha, constituting approximately 46% of the total carbon demand on land in 2022, followed by employee commuting with 8,818 Gha, and fuel consumption with 4,004 Gha.

In 2023, the total land footprint slightly decreased to **48,203 Gha**. The top three contributors remained consistent, with electricity leading at 22,732 Gha, representing around 47% of the total carbon demand on land in 2023, followed by Employee Commuting at 9,409 Gha, and Fuel Consumption at 3,907 Gha.

Built Land Footprint

The total land footprint across all governorates in 2023 amounted to **497 Gha** in both years. The top three contributors to this footprint were Cairo, with a land footprint of 252 Gha, followed by Giza with 74 Gha, and Alexandria with 46 Gha. The lowest contributor was North Sinai, accounting for only 0.6 Gha. Cairo represented approximately 51% of the total built land footprint, indicating its significant urbanization and infrastructure development within the governorate.





البنك الأهلي المصري
NATIONAL BANK OF EGYPT



NBE'S ENVIRONMENTAL EFFORTS



NBE'S ENVIRONMENTAL EFFORTS

The National Bank of Egypt has made significant strides not only in its economic and social contributions but also in its growing commitment to environmental responsibility. By accurately assessing and quantifying its environmental footprint, NBE has identified key areas for improvement.

This comprehensive evaluation will serve as a foundation for advancing the bank's sustainability agenda, allowing it to implement more targeted strategies for reducing its ecological impact and fostering a greener economy. NBE is actively working to translate these assessments into actionable steps to become a leader in sustainable finance and environmentally conscious operations.

NBE Sustainability Strategy

NBE is committed to a sustainable future and has established three key pillars to guide its sustainability and sustainable finance initiatives:



Transition Toward Sustainable Banking:

NBE aims to integrate sustainability principles into all aspects of its banking operations. This includes promoting sustainable lending practices, supporting green projects, and managing environmental and social risks.



Sustainable Finance Market Leadership:

NBE seeks to be a leader in the sustainable finance market in Egypt and the region. This involves mobilizing capital for sustainable projects.



Meaningful Stakeholder Engagement:

NBE recognizes the importance of engaging with a wide range of stakeholders, including customers, employees, investors, and communities, to understand their needs and expectations related to sustainability. The bank actively seeks feedback and collaborates with stakeholders to develop sustainable solutions.

NBE Internal Policies and Compliance

- ➡ NBE is committed to the 10 principles of the United Nations Global Compact (UNGC), which encompass human rights, labor, the environment and anti-corruption.
- ➡ NBE has integrated various environmental standards into its reporting and operational policies, demonstrating a commitment to sustainability. These include **The Greenhouse Gas Protocol** and **ISO 14064-1:2019**, both of which were used in the carbon footprint reports. Additionally, NBE has started to incorporate **The Water Footprint Network** and **British Standard for Waste Management in Buildings** into its policies, signifying NBE's proactive approach to sustainability. By adopting guidelines such as the **Plastic Leak Project**, **VERRA Plastic Standard**, and **The Global Footprint Network**.
- ➡ NBE has implemented comprehensive initiatives to improve waste management, including reducing paper use and transitioning to electronic formats. The bank is committed to adopting recycled and recyclable paper and plastic products.
- ➡ NBE has adopted environmentally friendly building standards, showcasing its commitment to sustainable development, with LED, smart meters and when applicable solar PV system are implemented in its branches.
- ➡ Since 2019, NBE's strategy has embraced the "Roadmap to Sustainable Banking and Finance," aligning with the CBE's sustainable finance principles. With the support of a renowned financing arm, NBE drafted an Environmental and Social Management (ESMS) framework, which is currently under review, to formalize ESMS-related risk identification and categorization.



NBE Sustainability Initiatives

NBE is actively working to minimize its environmental impact through various initiatives. This includes specific efforts to reduce paper usage, energy consumption, water consumption, air pollution, fuel consumption, and building emissions, in addition to NBE's commitment to capacity building and knowledge sharing to promote sustainable practices within the organization.

Paper Usage Reduction

- One-sided print volume dropped by 50% in Q4 2023, with 14.8 million sheets printed, compared to 29.4 million in Q1.
- Double-sided printing increased by 92% in Q4 2023, with 12.3 million sheets printed on both sides, compared to 6.4 million sheets in Q1.

Energy

- Installation of solar roofs in bank buildings to reduce electricity consumption in 42 buildings.
- Use of variable refrigerant volume control (VRV) technology adjusted for the building size, with automatic shutoff when the space is unoccupied in 134 buildings.
- Installation of windows that reduce heat transfer, minimizing the need for air conditioning and lowering overall electricity consumption in 100 buildings
- Implementation of LED and energy-saving light bulbs as the main source of lighting in 694 buildings.
- Installation of motion sensors to control lighting in more than 100 buildings.
- Implementation of building management systems to manage building operations in 4 buildings.

Water

- Installation of water-saving filters (low pressure) on all faucets to reduce water consumption in more than 500 units.
- Installation of water mist pumps in the fire suppression system, reducing water usage in more than 500 units.

Air Pollution and Fuel Consumption

- Provision of mass transportation for bank employees.
- Reduction of the use of bank-owned vehicles.
- Reduction of air travel.
- Replacement of vehicles every 5 years in compliance with the Euro 5 global standard.

Buildings

- NBE applied for LEED Gold certification for two buildings, reflecting the bank's efforts to meet stringent environmental and sustainability criteria.
- In more than 100 other branches, NBE is implementing GBI standards, focusing on reducing energy consumption, and optimizing water use.

Capacity Building

- Sustainability-related courses were offered to a total of 16,973 employees to provide a better and more comprehensive understanding of sustainability concepts to its staff.



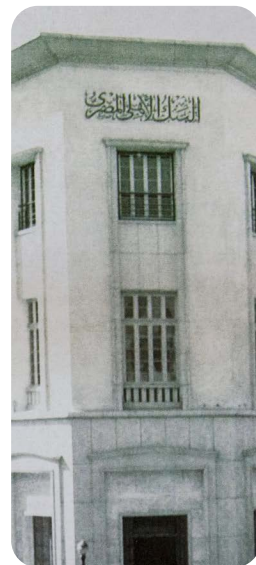


ANNEX I: DATA SOURCES AND QUALITY



ANNEX I DATA SOURCES AND QUALITY

Scope	Activity	2022	2023	Source	Quality
1	Fuel Burning – Natural Gas	784,250 m ³	768,070 m ³	Estimated	Low
	Fuel Burning – Branches	Diesel: 135,730 lit Gasoline: 2,323,640 lit	Diesel: 154,450 lit Gasoline: 2,721,370 lit	Monthly Consumption Gaps Estimation	Medium
	Fuel Burning – Owned Vehicles	NG: 4,137 m ³ Diesel: 455,601 lit Gasoline: 1,252,254 lit	NG: 4,235 m ³ Diesel: 349,622 lit Gasoline: 1,417,858 lit	Yearly Consumption	High
	Fuel Burning – Internal Courier	Diesel: 114,396 lit Gasoline: 75,218 lit	Diesel: 214,188 lit Gasoline: 54,468 lit	Yearly Consumption	High
	Refrigerant Leakage	6,831 kg	5,865 kg	Yearly quantity of refrigerants	High
2	Purchased Electricity	149,668,691 kWh	156,036,835 kWh	Monthly Consumption Gaps Estimation	Medium
3	Fuel Burning – External Courier	14,257 km	22,018 km	Yearly Distance	Medium
	Procured Bank Cards	78,665,434 cards	6,610,992 cards	Yearly total cards issued	High
	ATM Transactions	464,632,150 transactions	491,453,354 transactions	Yearly total transactions	Medium
	Water Supply	2,065,584 m ³	2,067,057 m ³	Monthly Consumption Gaps Estimation	Medium
	Air Travel	3,348,136 p.km	2,931,147 p.km	Total yearly flights per destination	High
	Hotel Stay	14,446 nights	13,537 nights	Total rooms and nights per destination	High
	Employee Commuting	217,680,750 km	232,282,050 km	Estimated based on an old survey	Low
	Waste Disposal	6,623 tons	7,068 tons	Estimated based on an old survey	Low
	Purchased Goods	29,310,874 items	9,572,579 items	Yearly quantities of purchased goods	Medium



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INTEGRAL CONSULT®

2075 EL MEARAJ CITY, RING ROAD, MAADI –
CAIRO – EGYPT
PHONE +202 2 25204515
FAX +202 2 25204514
EMAIL: INFO@INTEGRAL-EGYPT.COM
WWW.INTEGRAL-EGYPT.COM



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