

COMMUNICATION

On Progress

2016


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Letter from the Chairman

It is my pleasure to share with you Banque du Caire's first Communication on Progress Report disclosing the bank's business performance in terms of sustainability practices in support of the United Nations Global Compact Ten Principles in the areas of: Human Rights, Labour, Environment and Anti-corruption.

With the world's growing focus on sustainability coupled with the national endeavors to achieve the 2030 Agenda for Sustainable Development, we strongly believe that businesses have a vital role to play worldwide, but the role cannot be played by only focusing on short-term benefits, it rather should be driven by both management and employees giving top priority to sustainability measures in their strategies. This will be reflected through long-term business growth and sustainable development.

Since its inception in 1952, Banque du Caire has been effectively and efficiently supporting the Egyptian

economy across all sectors as one of the largest banks in the country. The bank has been committed to a well-planned professional level of performance achieving record profits and financial growth while playing a significant role in supporting the community development, a commitment that extends far beyond banking practices. Banque du Caire's heritage of more than 64 years of accumulated expertise besides the continuous technical, organizational & administrative developments has been creating more catalysts for sustainable future growth.

We hereby reaffirm Banque du Caire's ongoing commitment to the United Nations Global Compact's Ten Principles covering the four main areas: Human Rights, Labour, Environment and Anti-corruption. We will continue moving towards achieving a sustainable economy and providing better opportunities for future generations.

Mounir El Zahid
Chairman & CEO



About Banque du Caire

For over 6 decades, Banque du Caire, has been consistently offering its clients a full range of value-added banking products and services and ensuring an outstanding level of customer service combining its deep-rooted history of banking expertise with modern practices and technology, while contributing to the revitalization of the economic cycle and development.

Within the retail sector, Banque du Caire offers various innovative and competitive products & services customized to meet the needs of a wide variety of customers.

While on the Corporate front, the bank plays an effective role in financing the vital sectors of the national economy through participating in syndicated loans serving different major sectors in the Egyptian economy,

besides its vital role in financing the SMEs & Microfinance projects which are considered one of the main factors that caused economic leaps in various countries, and in which Bdc has a wide experience as a key market player in funding such projects.

The bank is committed to maintain the best standards in its management, corporate governance, products and services, in addition, to its continuous focus on the development of its human resources skills and competencies.

Banque du Caire has been considered one of the fastest growing banks in Egypt that has been receiving several regional and international prestigious awards for its outstanding performance.

Extensive network serving a wide base of customers nationwide



Staff
7486



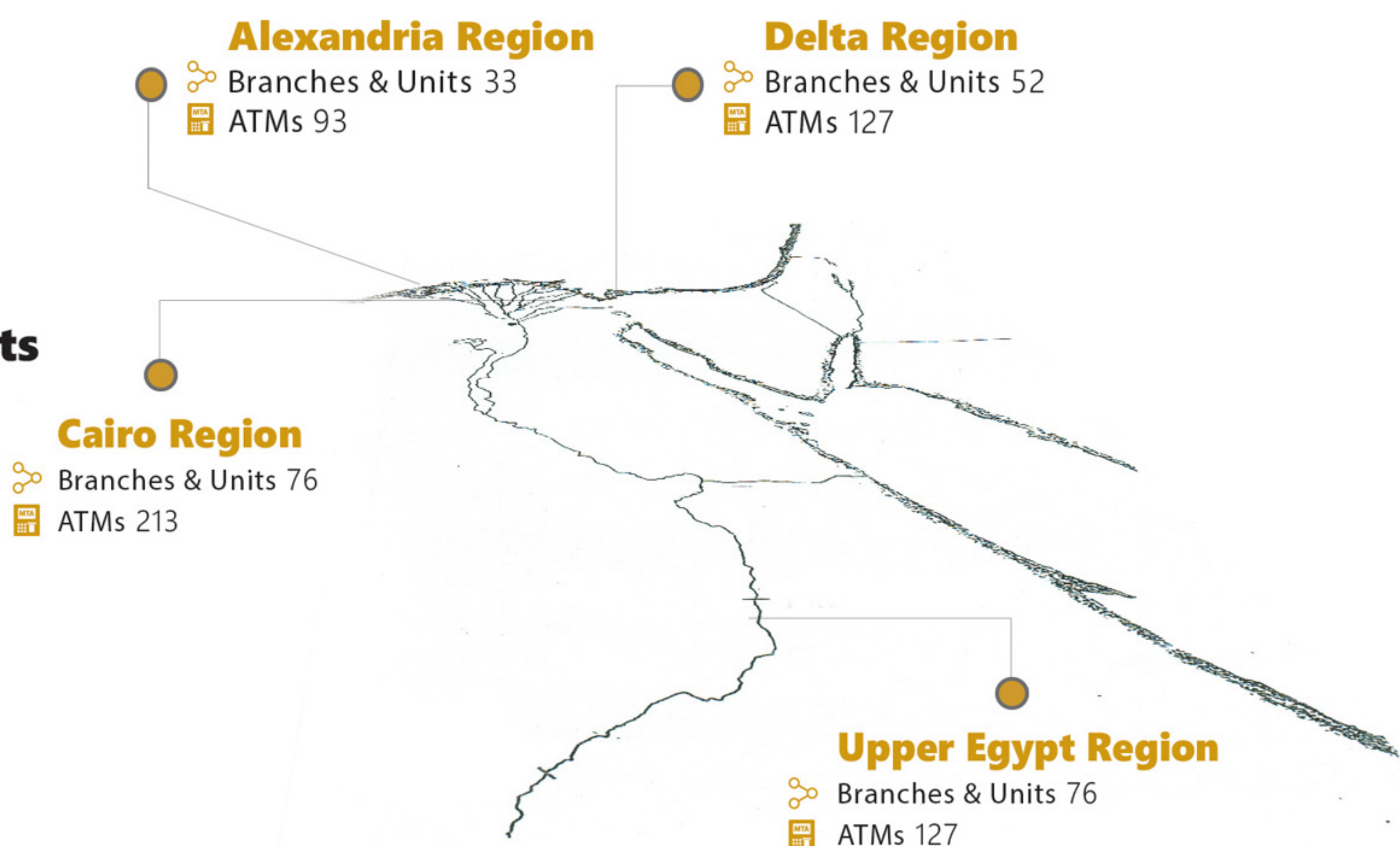
Branches & Units
237



ATMs
560



Call Center
24/7



A History Marked by Significant Milestones

Market Confidence Derived from **Solid Footprint in Egypt**, Combined with **Strong Customer Loyalty** Built Over 64 Years.

Steadfast Growth, «Clean» Loan Portfolio with **Strong Balance Sheet** Ratios and Complete Alignment with International Practices and Standards.

A leader in **Retail Banking** especially in Microfinance, Government Staff Loans, Auto Loans and Mortgage Loans.

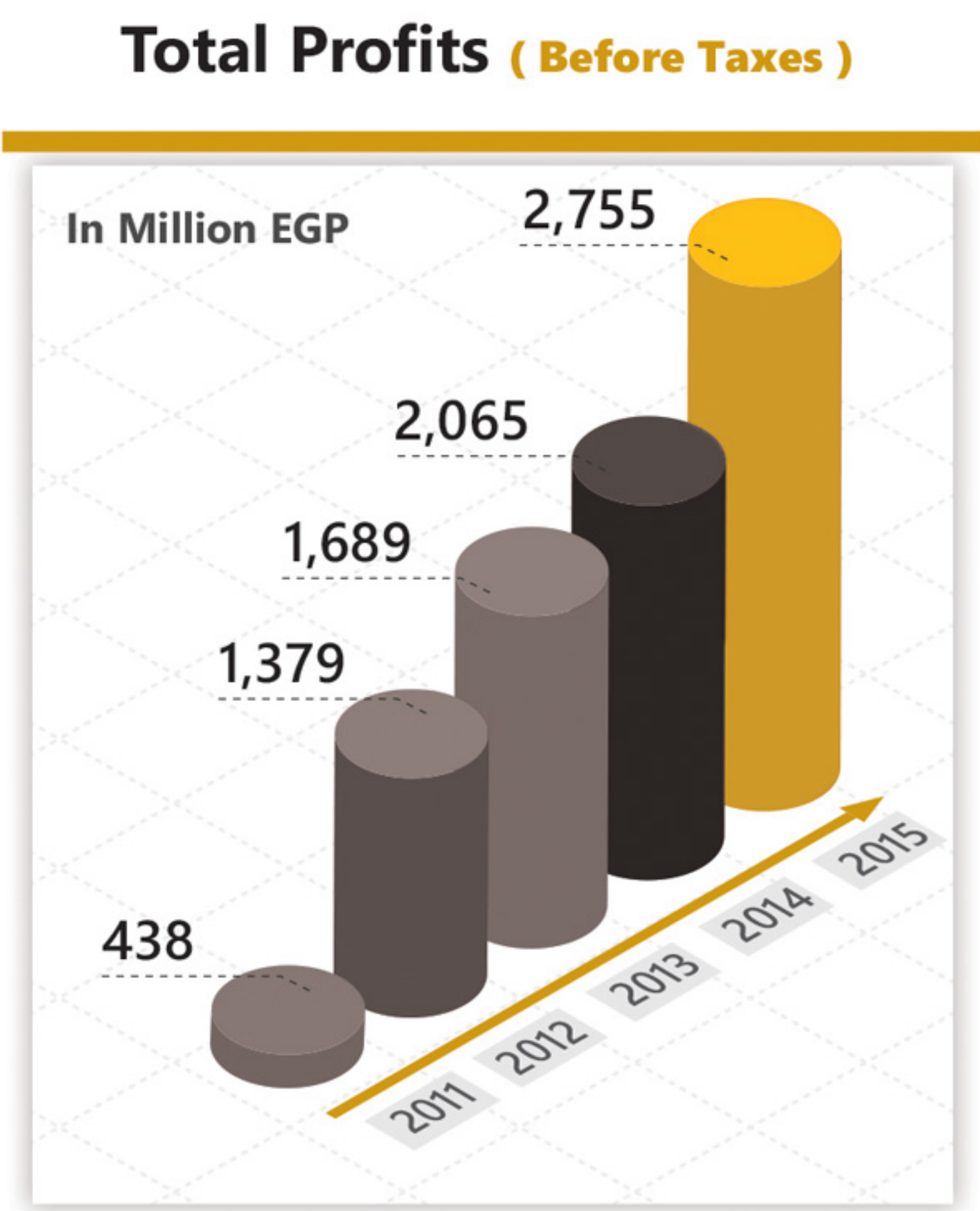
Widespread Network and Distribution Channels, Ongoing Expansion and Evolution.

Highly Skilled and **Experienced Leadership**, Specialized Management expertise, Motivated and Loyal Staff.

Applying **Global Banking Practices** «Basel II» and Fully Abiding by CBE Rules and Regulations.

Financial Performance

Banque du Caire's annual profits have been increasing since it restructured its central departments in 2011. The bank's annual profits amounted to EGP 2.755 billion in 2015 compared to EGP 438 million in 2011. Such radical transformation of profits had resulted from the main banking business, it came from applying a bundle of enhanced policies and procedures related to the development of core banking activities, as well as, setting stringent rules and regulations for the launch of new products and services that aim at emphasizing the bank's role in economic development in addition to meeting and satisfying customers' needs.



Growth of Financial Profits along the past 5 years



Total Profits
M 2,755



Return on Equity
52.65%



Loans
M 35,457



Customer Deposits
M 77,803



Return on Assets
2.45%

Awards & Top Rankings

Banque du Caire has earned prestigious regional and global awards during the year 2016 for its outstanding performance;

► Ranked No. 1 in the Return on Capital among MENA Region Banks (For the 4th Successive Year):

The Banker Magazine, Financial Times Ltd. – Top 1000 World Banks Ranking.



► Best Micro Finance Bank

World Union of Arab Bankers - The Banking Executive Magazine.



► Corporate Social Responsibility Award of Arab and Islamic Banks:

Arab Organization for Social Responsibility.



► Best Fixed Income Fund in MENA Region

MENA Fund Manager.





Commitment to UNGC

BdC Commitment to UNGC principles

Based on its role as a great economic edifice serving the Egyptian public, Banque du Caire strongly believes in the great importance of sustainability and social responsibility in a stage that strongly requires concerted efforts and real cooperation between all organizations nationwide. BdC has been incorporating Environmental, Social and Governance measures as a core value internally within the bank's day-to-day operations and externally towards the community within a sustainable business model. Such measures are reflected in the bank's support to the UNGC ten principles, with a mission to uphold BdC's basic responsibilities to benefit the economy, society and contribute to achieving a sustainable world.

Human Rights

Principle 1: Businesses should support and respect the protection of internationally proclaimed human rights; and

Principle 2: make sure that they are not complicit in human rights abuses.

Labour

Principle 3: Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining;

Principle 4: the elimination of all forms of forced and compulsory labour;

Principle 5: the effective abolition of child labour; and

Principle 6: the elimination of discrimination in respect of employment and occupation.

Environment

Principle 7: Businesses should support a precautionary approach to environmental challenges;

Principle 8: undertake initiatives to promote greater environmental responsibility; and

Principle 9: encourage the development and diffusion of environmentally friendly technologies.

Anti-Corruption

Principle 10: Businesses should work against corruption in all its forms, including extortion and bribery.



Human Rights

Principle 1:

Businesses should support and respect the protection of internationally proclaimed human rights; and

Principle 2:

make sure that they are not complicit in human rights abuses.

Banque du Caire's employees represent an integral part of the organization. The bank takes all the necessary measures to protect their employment rights and freedom while ensuring employees' safety, health and welfare at work. In addition, BdC extends its support to human rights towards the society through continuous social responsibility initiatives aiming at providing a better life to people.

Hours, Wages & Leave:

- BdC provides monthly wages for employees with an annual profit share as an incentive and appreciation for their hard work throughout the year.
- The bank has developed fringe benefit programs introducing different types of allowances to suit BdC employees' needs, e.g. developed transportation allowances, staff loans and credit cards, in addition to developing competitive compensation and benefits for employees in return for their contribution to the bank.
- Working hours are set as per the Egyptian Labour Law where the workweek is limited to 40 hours and overtime is infrequent and remunerated.
- BdC complies with the Egyptian Labour Law to ensure that all employees are paid holiday leave, sick leave, and maternity leave for females.
- The bank ensures that all employees have an official employment status.



Fair Treatment:

- BdC condemns all types of workplace harassment (e.g. physical, verbal, sexual, and psychological). The bank has an HR committee designated for receiving all types of employees' grievances & complaints which investigates each case and takes the necessary actions accordingly as per the bank's regulations.
- BdC respects the privacy of its employees whenever it gathers private information or monitors the workplace.

Employees Health

- Banque du Caire provides healthy working environment for staff wellbeing and productivity; all buildings are daily monitored in terms of suitable temperature and air conditioning, ventilation, electricity & lighting, sanitary facilities, cleanliness with access to clean food and drinking water. All devices and equipment are regularly monitored by maintenance companies to ensure they are safe and working efficiently.
- Smoking is prohibited inside offices and corridors to provide healthy working environment with certain designated places for smoking; smoke detectors are set up in all offices throughout the bank's branches and units. Frequent email circulars regarding the non-smoking regulations have been sent to the staff backed by monitoring measures taking place to ensure the non-smoking regulations are enacted.

- Employees are provided with free & discounted medical services with access to a wide variety of hospitals, clinics and medicines in various medical specialties.
 - The bank continuously works on developing the medical services provided to the staff by updating the medical network on an ongoing basis and working on the simplification of procedures in order to provide the best possible services for BdC employees and their families.
 - The bank has introduced new Hepatitis C treatment (Qurevo) in addition to the new protocol (Sovaldi - Daklinza) provided to nearly 400 employees.

Employees Safety

Banque du Caire takes all the necessary measures and arrangements to provide a safe environment for its employees, customers and visitors all over its branches and buildings spread nationwide in order to prevent any accidents or emergencies from happening and to be able to respond to them if they occurred.

- **Protective Equipment** are readily available in all the bank's 237 branches and units spread nationwide; fire alarm systems, first aid kits, fire extinguishers and hoses, anti-theft and security systems, cameras, etc.
- **Technological developments of the protective equipment** have been implemented in 27 branches in 2016 replacing the protective equipment with new advanced ones with the latest technologies. This has been conducted as per a time plan to update all BdC branches with new advanced protective equipment.
- **Regular monitoring** by the Security team is held throughout all the bank's branches to ensure the security equipment are made available and working efficiently while fixing any problems that are detected. In addition, monitoring rooms are working 24/7 to detect any security related incidents and act immediately.
- Regular **security training, sessions and workshops** are provided to the security personnel and guards;
 - In 2016, technical and practical security training courses have been provided to 775 security personnel from all the bank's branches in Cairo and governorates.
 - The training involved assessments to measure what people learned, monitor the best performers, and conduct open discussions with the security management

conduct open discussions with the security management regarding the security personnel complaints and problems they face and fix them.

- **Evacuation Awareness campaign** has been conducted targeting all staff members including the security team regarding their roles and instructions to be considered to evacuate the bank's buildings on emergency.



- **Security Awareness campaigns** were delivered to the bank's staff and customers with security instructions and tips via email circulars, ATM, branch screens & flyers.

- The bank deals with professional **security agencies** where the security personnel of the agency are regularly monitored by the bank's security department to ensure they are working effectively & efficiently without any violations related to human rights acts. If any problems occur from the agency personnel, immediate actions are taken (e.g. terminating the contract, paying penalties, or exclusion of the personnel in charge).

- **"BDC Health and Safety Committee"**

It is composed of members from the bank's management and staff to improve health and safety measures in the workplace. The committee meets on a monthly-basis

and works closely with the bank's concerned departments to meet the below:

- Regularly monitors the workplace to ensure health and safety arrangements are made available in line with international standards.
- Reports accidents, health and safety problems that occur, investigates and provides solutions, takes actions to prevent any recurrences, and follows up on the execution of the plans.
- Takes part in preparing the security training material provided for the staff members.

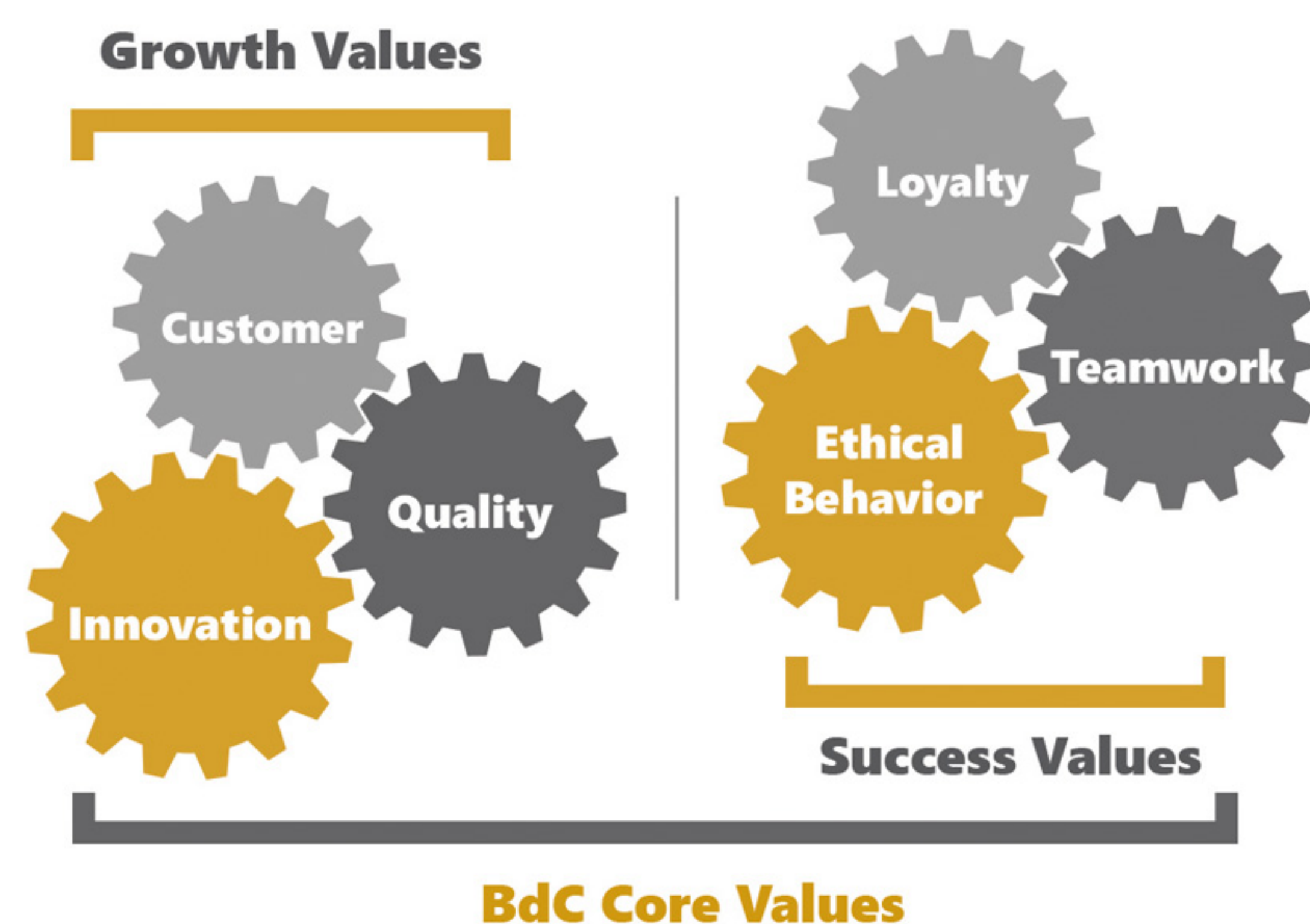
Employees' Performance & Motivation:

- The bank's **Core Values** are developed to guide all staff members through a positive and successful conduct internally and externally guided by the bank's vision, culture and values.

- BdC provides best in class **training programs** to enhance employees' skills and performance & meet the bank's strategic objectives; specialized technical training as well as interpersonal skills training courses are provided to help employees develop their personal experiences and improve their work productivity.

The training plan has been implemented in conjunction with international and local training institutions as well as experienced training instructors from BdC staff members with a total number of training hours that amounted to **97,045** hours in 2016.

- **A performance management system** has been developed applying the latest global standards in employee performance measurement; a balanced scorecard system has been developed aligning individual goals, teamwork, and the objectives of the department/branch of each employee in order to end up achieving BdC's strategic objectives.



- The **managerial promotions system** has been upgraded through enhancing the promotions criteria by conducting professional assessments for the employees through the Egyptian Banking Institute. Based on the results, the qualified employees get promoted in order to ensure that managerial positions are filled by competent and skilled calibers. In 2016, the total number of employees who got promoted reached 942 employees.

- BdC organizes **recognition events for the employees** with the top performance from the bank's departments and branches in all governorates in addition to annual events dedicated for the retired employees to honor them for their valued contribution to the bank.

• **BdC Employee Services Committee:**

The committee organizes and promotes employees' social activities and offers various benefits to meet the purpose of providing financial support, activities and motivation to the bank's staff, their families and the pensioners with a total number that reached **18,829** beneficiaries in 2016.

- Pilgrimage and Umrah
458 employees, pensioners and their families.
- Short and Long Trips.
9,315 employees, pensioners and their families.
- Summer Vacation Trips.
6,635 employees, pensioners and their families.
- Club Memberships.
1,493 employees, pensioners and their families.
- Transportation Facilities.
732 employees.
- Grants for employees, support in crises, death and emergency medical cases.
196 employees, pensioners and their families.
- The bank publishes obituaries in AlAhram newspaper for the bank's employees and their first-degree family members who passed away.



750 employees in 45 teams

Participating in various sports games



• **Sports Activities:**

BdC Sports Committee encompasses 750 employees in 45 teams participating in various sports games throughout the year. The committee offers the following:

- Organizes sports events for the employees in different governorates. The employees also participate annually in the Corporate Sports Tournament.
- Provides its members with training courses and sessions in topics related to various sports fields in conjunction with sports organizations and professors. Participants are provided with the necessary facilities to perform the sports activities (e.g. sportswear, sports tools, devices, and the playgrounds).
- Undertakes annual medical examination for all participants to ensure they are in good health and are capable of performing sports activities.

Banque du Caire's Support Towards the Community

Banque du Caire has been effectively adopting a wide range of prominent Corporate Social Responsibility initiatives and contributions outside of core banking realm providing a dedicated approach and significant impacts towards sustainable community development in various fields such as: social development, healthcare, education, food, heritage and culture, vocational training and projects, supporting economy, infrastructure, youth, women and special needs. Such initiatives emphasize BdC's instrumental role towards the development of society and economy as well.

Sustainable Development of the Poorest Villages

Al Qora'an Village in Sohag:

Banque du Caire adopts full-fledged sustainable development of one of the poorest villages in Upper Egypt, Al Qora'an village in Sohag, in terms of; infrastructure and housing renovations, education, health care & microfinance projects for the village residents in order to provide them with adequate & sustainable living conditions.

1. Infrastructure:

- Providing the poorest 89 houses in the village with renovation, roofing, electricity, lighting, and bathrooms.
- Installing a major pipe that is 1500m long for the supply of clean drinking water reaching the areas that lack access to clean water (The pipe's capacity serves 2000 houses).

2. Education:

Renovation and development of "Al Ramla" primary school in the village which is under bad condition with poor infrastructure and unqualified teachers. The project aims at promoting a better learning environment, renovating the school infrastructure and resources and providing technical and professional training programs to the teachers and students.

- Infrastructure: renovating the school's building, classrooms, laboratories and playground (wall painting, electricity & lighting, plumbing systems, bathrooms, etc).



- Equipment and tools: providing the school's classrooms, library and laboratories with the necessary learning tools and equipment, and providing all students (from primary 1 to 6) with educational CD's and tools to enhance their learning experience.

- Students & Teachers training: providing training courses for the students to boost their Arabic language skills, reading, mathematical & computer skills in addition to providing professional training courses for the school teachers, with regular visits to follow up, provide technical support and measure the outcomes.

3. Healthcare:

Providing support to the health unit of the village to serve all the village's residents through;

- **Infrastructure and Furnishing:** renovating the unit (electricity, plumbing system, bathrooms, wall painting, floors) and providing appropriate furnishing for the unit.

- **Medical equipment and tools:** providing the unit with the necessary medical equipment and devices used for treating the diseases widely spread in the village.

- **Technical support:** providing 4 monthly technical support visits for 1 year for the unit's doctor by professional physicians.

- **Medical Campaigns:** providing bi-annual medical campaigns "Children Campaign" and "Adults Campaign" providing support for 500-600 beneficiaries per campaign with free medical examination, medicines, along with operations and surgeries provided for the cases in need.

- **Veterinary Campaigns:** providing free medical treatment for animals in the village which are considered a source of income, food and fiber for their owners.

4. Vocational Training:

Delivering vocational training for 140 beneficiaries in the village (males and females, especially the women who are the breadwinners of their families) in addition to providing them with the necessary tools and equipment needed to independently utilize in their personal projects in order to generate income for themselves and their families.

The project is planned to continue on an annual-basis and expand targeting sustainable development of the poorest areas in Egypt.

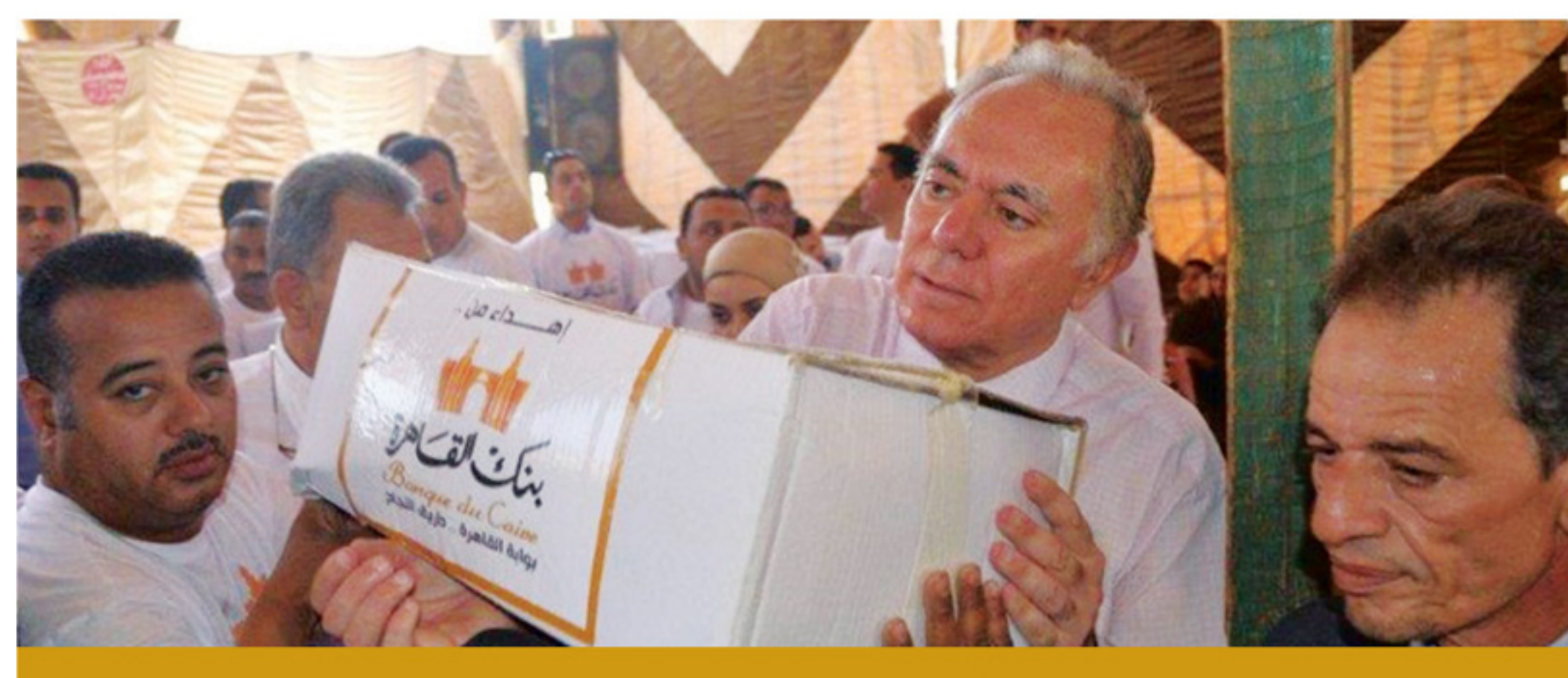
Qawafel EL Khair:

For the 4th successive year, Banque du Caire has held the successful campaigns of "Qawafel EL Khair" during Ramadan and winter providing significant support in eradicating extreme hunger and poverty across Egypt's governorates. It is worth mentioning that the bank's staff and top management members have been annually contributing with their valued efforts and dedication throughout the campaign's visits to the poor villages.



- **Qafelat Al Shetaa campaign in Winter 2016** provided support to the people in need in Upper Egypt (Fayoum, Minia, Souhag, Bani sweif and Luxor) in cooperation with El Orman and Bank AlKesaa organization providing them with their needs to overcome the cold of the winter.

- **6,000** blankets for the people in need.
- Winter clothes for **2000 families** (average of 5 persons per each family).
- Renovation and roofing of **70** houses mainly to overcome the winter rain & wind.



- **Qafelat Al Khair in Ramadan 2016** has been organized in conjunction with El Orman Organization in Giza, Bani Sweif, Sohag, Minia and Assiut governorates providing the below:

- Distributed **4010** Ramadan food bags.
- Provided **381** eye surgeries for families in need due to the increase of eye diseases in Upper Egypt.
- Provided access to clean drinking water to **282 homes** of the poor.

Supporting "Tahya Masr" Fund:

- The Bank has participated in funding the housing project "Tahya Masr" in Al Asmarat in the neighborhood of El Mokattam. The project is dedicated for risky slums dwellers placing the residents of slums with sub-standard and dangerous housing among other better neighborhood.



- Banque du Caire donated to "Tahya Masr" Fund through the Central Bank of Egypt to provide support for those who were affected by the torrents in Egypt and to renovate the areas that were negatively affected.
- The bank has also issued saving certificates of deposit with an interest rate that goes to "Tahya Masr" account providing support to the national economic development.



Heritage & Culture:

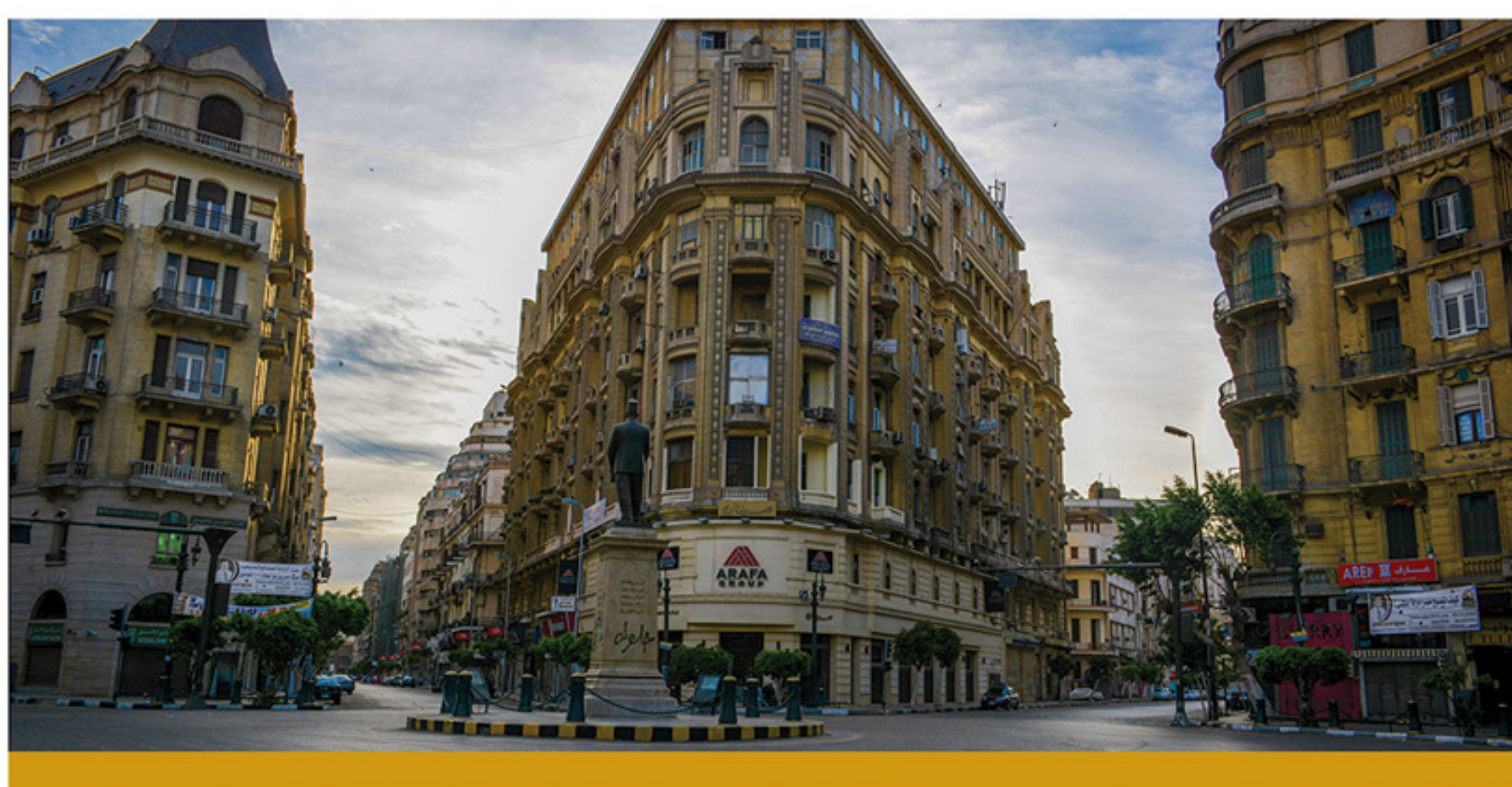
- **Heritage Handcrafts Awareness Campiagns:** BdC has supported awareness campaigns and training workshops about heritage handcrafts and the ways to develop microfinance projects in such industry.

The campaigns took place in Aswan, Luxor and Red Sea governorates in conjunction with South Valley University for three months targeting youth and women to help them initiate and develop their projects in the heritage handcrafts as they are widely demanded in their cities which are favoured by tourists.



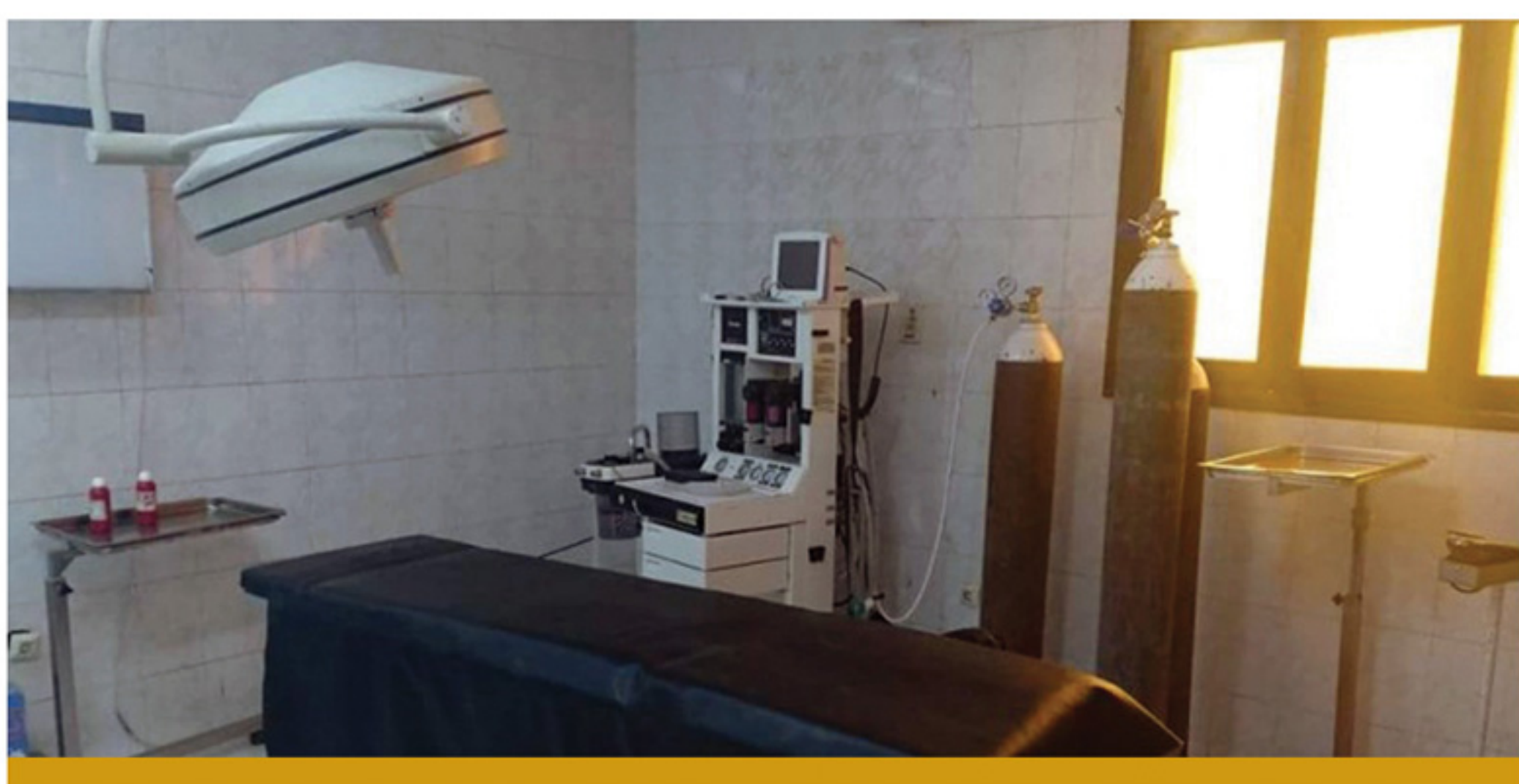
Al Qahera Al Khedewya & Cities Development:

- Banque du Caire donated to support Cairo Development project to preserve its architectural and historical heritage, through the initiative of the Federation of Egyptian Banks.
- In addition, the bank has worked on the rehabilitation and development of Downtown and different main squares in Egypt's governorates.



Healthcare:

- Banque du Caire provided medical support to different hospitals in Egypt's governorates delivering their needs of necessary medical devices & renovation. The bank follows up to ensure the maintenance of these devices is conducted on a regular basis, and the doctors are well-trained to efficiently use these devices.



Education

- **Supporting Assiut Students:** BdC has paid the university tuition fees for 500 students who are in financial need. Such donation covered students at all faculties in Assiut University.
- **Banque du Caire's Scholarship:** the bank has provided financial aid to fund the tuition fees of 5 students in Nile University covering the full duration of their Bachelor degree in the fields of technology and business education and research.
- **Branch Visits to the Top Students:** BdC has offered a training visit at one of its branches to the top students of Al Shahid M. Mabrouk Secondary School for girls. The bank provided them with a training pertaining to the bank's procedures to handle the clients' banking transactions and the related documents utilized (e.g. Know Your Customer form, Account Opening applications, Cheques, etc).



- **Al Fayoum Hospital:** Donated to renovate and furnish the surgery room through Rotary Organization.
- **Al Demerdash Hospital – Ain Shams University:** Renovation of the Pathology unit and providing 4 advanced medical devices.
- **Shebeen El Kom Hospital:** Provided an advanced X-ray device.
- **Banha University Hospital:** Provided 2 advanced monitor devices.

Women Empowerment:

- Banque du Caire has financially supported the poor women who are the breadwinners of their homes to help them and their families overcome their financial burdens.
- The bank has financially supported 17 women who were in debt, in cooperation with Al Orman organization.
- 35 Certificates of Deposit were granted for the Best Mothers in the occasion of the Mother's day in a celebration that was held in Cairo Opera House, organized by the Ministry of Social Solidarity.



**Financial support to
17 WOMEN
who were in debt**

**35 Certificates
of Deposit For The Best Mothers**

Special Needs:



- For 3 successive years, BdC has donated to Al Walaa Wal Wafaa organization for disabled orphans to maximize the quality of their lives through; providing them with full medical treatment, daily nutrition supply and well education.
- Provided 6 tricycles for the disabled in Al Wadi Al Gadid Governorate to help them in their daily transportation while providing a sense of independence and freedom to meet their daily life needs.



Labour

Principle 3:

Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining;

Principle 4:

the elimination of all forms of forced and compulsory labour;

Principle 5:

the effective abolition of child labour; and

Principle 6:

the elimination of discrimination in respect of employment and occupation.

• **Freedom of association:** Banque du Caire recognizes the rights of its staff to freedom of association and to bargain collectively.

- BdC Employees Association: it is comprised of BdC staff members from different job levels representing the interests and needs of employees, discussing them in regular meetings with the top management and engaging in putting solutions and benefits to be provided for the staff.

- It aims at continuously offering the best for BdC employees and protecting their rights through taking part in the top management decisions related to: promotions, appraisals, wages, hiring of employees, contracts, profits, etc. In addition, it participates in organizing social and sports activities for the staff.

• **Complaints, grievances and personnel system:** it is handled through a committee of staff members nominated from different sectors and departments in the bank and works under the supervision of the HR management.

The committee investigates and studies staff complaints and grievances to reach proper solutions to fix them and overcome any recurrences.

• **Forced Labour:** The bank takes all necessary measures to ensure that it does not participate in any form of forced labour with respect to recruitment, wages, leave, working hours, as it complies with the Egyptian labour law.

• **Child Labour:** BdC complies with minimum age standards; no child labour.

- Contractors working on the bank's buildings construction are prohibited from using child labour. In case a contractor uses child labour within its workers, the bank warns them in an official letter for the first time, if the contractor does not respond to the bank's warning, the contract is terminated.

• **Non-Discrimination:** The bank ensures that employment-related decisions are based on relevant and objective criteria. According to the Egyptian Labour Law, employees with disabilities represent 5% of the bank's staff.



Environment

Principle 7:

Businesses should support a precautionary approach to environmental challenges;

Principle 8:

undertake initiatives to promote greater environmental responsibility; and

Principle 9:

encourage the development and diffusion of environmentally friendly technologies.

Precautionary Approach & Environment Friendly Technologies:

BdC Buildings and Branches:

BdC takes the necessary measures to ensure its branches are designed in line with national and international standards through the below;

- **LED Lighting:** LED lighting is used in all new branches along with a time plan that is being implemented to replace the traditional florescent lighting in all the bank's current buildings and branches with LED lighting.

LED lighting is used in BdC branches to save energy and increase air conditioners' efficiency as it decreases the heat emissions coming from lighting. In addition, it is more durable compared to traditional lighting and free of harmful substances that negatively affect the environment like e.g. mercury which is used in other fluorescent lighting bulbs.

- **Air conditioning:** BdC ensures all new air conditioners in the bank's buildings and branches are environment friendly as per the features below:

- Energy Star certified; which means they meet the energy efficiency regulations.
- Use eco-friendly refrigerants, the bank prefers R410A Freon, if available, which does not contribute to ozone depletion. This has been applied in AlSheikh Zayed branch which uses the VRF technology.
- Air conditioners' sound is lower than 50 decibels in order to provide a healthy working environment that reduces stress and increases employees productivity.
- Use the inverter feature to reduce the energy consumed.
- Equipped with ionizer technology which is effective in removing dust and bacteria from the air in order to provide a healthy workplace.

Branches infrastructure:

- The bank's main building is equipped with double-glassed windows to absorb heat coming from outside the building preventing it from negatively affecting the central air conditioning system inside. In addition, the branches' facades are designed with thermal control to save energy consumed by air conditioners and provide suitable temperature.
- The bank has designed and developed a complete eco-friendly branch in Siwa where all the materials used are environment friendly in line with the international standards.
- Technical studies to use solar energy in the bank's head office building are underway aiming at saving energy consumption and costs.
- Eco-friendly plumbing systems are used in the bank's buildings to save water and energy, provide clean water and decrease chemical effects.

Devices and Equipment

- All devices and equipment are regularly monitored by maintenance companies to ensure energy saving and decrease emissions and wastes.
- BdC has rented 225 printers during 2016 which comply with safety measures in terms of environmental and human health standards.

Community Initiatives



- Banque du Caire has taken part in funding the Energy Efficiency Awareness campaign held by the Egyptian Ministry of Electricity and Renewable Energy.

The campaign urges citizens to reduce their electricity consumption by 20% in order to save energy with the aim of making energy efficiency part of the Egyptian lifestyle.

- Execution and recycling of expired ink cartridges is effectively conducted through the vendor according to safety measures and regulations.
- Power saving mode is activated on all employees' computers by automatically turning off the display after 5 minutes in order to reduce energy consumption.

Paper Consumption

- BdC continuously works on applying new technologies to automate the daily work operations, minimize the tasks redundancy and provide eco-friendly solutions. The bank works to decrease paper consumption and waste within the daily operations with the aim to reduce the bank's paper waste and contribute to the environment.
- A new program has been developed to automate the processing of mortgage contracts which effectively minimized the usage of paper and decreased paper waste.
- The bank has decreased the numbers of printed copies of employees' newsletters to 3000 copies in 2016 vs. 7500 copies in 2015 in order to minimize paper consumption and costs while ensuring it is circulated by emails to all staff members.



- Sponsoring the inauguration ceremony of the Mega Fish Farming project in Berket Ghalyon - Khafr El Sheikh governorate.

The project supports the development of the fisheries industry in Egypt and enhances the investments in fish production in the governorate.

Anti-Corruption



Principle 10:

Businesses should work against corruption in all its forms, including extortion and bribery.

Banque du Caire is committed to continuously adapt its internal policies and practices to conform to the international standards of ethical business practices. The bank has set well-developed anti-corruption principles and policies aiming at reinforcing a well-developed compliance culture commitment among the staff.

BdC ensures compliance with applicable laws, legislations and regulations including anti-corruption laws while maintaining a "Compliance Culture" among all staff members.

A clear evidence is obvious in the bank's Code of Ethics, Whistle Blower Policy, Corporate Governance Manual and annual reports as well as the Anti-Money Laundering policy.

- **Code of Ethics:** Positive compliance culture is the main goal whereby the employees act responsibly, honestly and with integrity. BdC's code of ethics illustrates values and minimum requirements for ethical business conduct. The Code applies to dealings among colleagues as well as contacts with clients and competitors.

The Code of Ethics sets out clear how employees and senior managers must behave in order to comply with applicable laws and regulations. It goes without saying that any and every type of corrupt behavior on the part of the employees is prohibited. They are not permitted to accept, pay or approve any types of bribes.

- **Whistle Blower Policy:** BdC's policies for the prevention of corruption represent one of the bank's key principles. The measures taken to implement such policies encompass reporting misconduct on an employee or superior within the bank. The purpose is to have a direct and independent channel for staff to report fraud, unethical acts or malpractice, as well as non-compliance with regulations.

- All complaints are handled in strict confidence to protect the whistleblowers' identities and content of the complaints. There will be no action taken against any employee who, in good faith, reports a concern.



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