



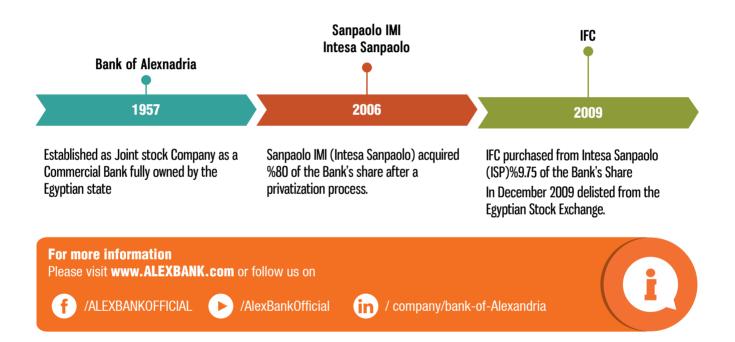


ABOUT ALEXBANK

Established in 1957 and a member of the Intesa Sanpaolo Group since 2007 today ALEXBANK is one of Egypt's leading private sector banks. ALEXBANK has since launched an ambitious development strategy to move in line with Intesa Sanpaolo innovative systems and platforms of products services.

ALEXBANK owns one of the largest private sector branch networks in the country, with a total of 170 branches located in every major Egyptian governorate and about 4700 employees.

Strategic Milestones of ALEXBANK





ALEXBANK'S OVERALL COMMITMENT

ALEXBANK's commitment is implemented through various policies, values and standards:





Labor:

We maintain fair labor values, including working hours, conditions, wages that are in compliance with the Egyptian Labour law. We condemn the use of forced labor and abusive child labor as defined by the Egyptian Labor law and Rights at Work. We respect our employees' right to freedom of association, ALEXBANK has a staff union that is effectively elected by the employees of the bank giving them the freedom to express their ideas.

Health and Safety

At ALEXBANK, we aim to provide a safe and healthy working environment in our operations and premises.



Diversity and Equal Opportunities:

We value diversity and provide equal opportunities for our people In ALEXBANK, we abide by the labor law and implement the disability quota required by the law. We do not discriminate in employment, contracting, wages, promotion, working conditions or in any other opportunity based on race, gender, gender identity, gender expression, genetic information, age, religion, ethnicity, sexual orientation, marital status or disability.

Wages and Benefits

We compensate our employees in a manner that supports their ability to meet their basic needs fairly and equally. We also offer our employees the opportunity to improve their skills and capabilities. Alex bank employees are paid a salary on a monthly basis in addition to allowances and Over time. ALEXBANK employees obtain an annual collection profit share. Other variable pay include commercial incentive and/or discretional bonus. Merit pay is extended upon performance.

In 2015, ALEXBANK introduced a New HR Care System embodying our employer edge with a holistic, dynamic and multi focused approach delivering the basic expectations for our qualified talents and promoting our image as a multinational/ international employer in the Egyptian Market. Thew new system includes:

- 1. Compatible Compensation Infrastructure
- 2. New Salary Mechanism
- 3. Defined Career Path
- 4. New Merit Dashboard
- 5. New Allowance System
- 6. New Overtime Mechanism
- 7. New Bonus Scheme
- 8. Modern Working Environment
- 9. Virtual Employees Branch
- 10. New Working Hours System
- 11. vacation Consumption Policy
- 12. Premises Logistics Upgrade
- 13. ALEXBANK's Intranet
- 14. Events and Corporate Culture
- 15. Efficient and Versatile Medical Care System
- 16. Innovative Market Best Practice Benefits
- 17. Lifestyle Subsidized programs
- 18. Social Responsibility Programs
- 19. Promising Human Capital Investment
- 20. Fair and Strict Staff Penalty Rules and Procedures
- 21. Convenient Early Retirment Program
- 22. Employee Value Proposition



Privacy

We respect individual privacy . We protect personal information that we collect, use and disclose in connection with our business.



Compliance

We observe and strive for even more, demanding standards consistent with human rights policies to the extent so that we do not violate local laws and regulations



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Labor:

ALEXBANK supports a vast array of stakeholders from shareholders, employees, customers, investors, suppliers, the environment and the community at large to assure a long-term and sustainable approach. ALEXBANK must therefore create value and maximize its global impact not only in terms of business success but also continuously enhancing the local communities and Country.

Environment

At ALEXBANK, one of the pillars of the CSR strategy is the environment - whether it's for the community or our employees. We work both internally and externally, such as trying to become an environmentally sustainable and paperless bank, and also financing environmental projects in our community.



Customers

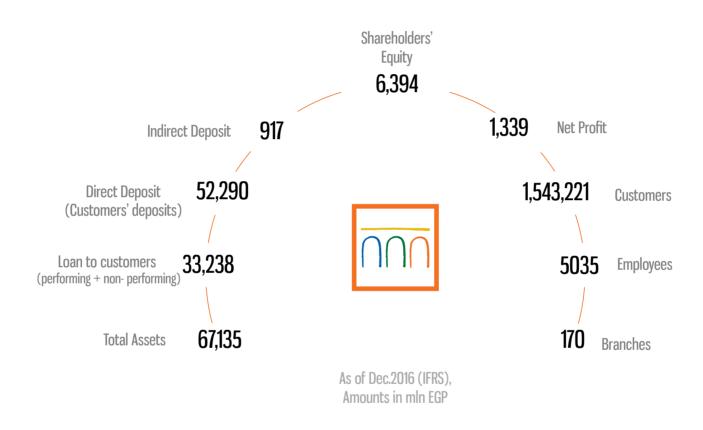
We consider the economic, social, geographic and cultural diversity of our customers as we develop and market our products.



Business Partners

We expect appropriate standards of conduct and respect for human rights, consistent with our own, from our suppliers, contractors and partners.

THE BANK AT A GLANCE: FINANCIAL HIGHLIGHTS





LETTER FROM THE CEO

Dear Valued Stakeholders.

In 2016 ALEXBANK continued to grow in results despite the challenging economic conditions. The year was again for our Bank a successful one on many levels, from business growth, human capital enhancement, compliance culture affirmation and commitment to the society. The Bank also witnessed a paradigm shift in its Corporate Social Responsibility that transformed it into a full-fledged partnering with the community by addressing societal needs and adopting the concept of "Creating Shared Value" to meet them.

This was achieved through the launch of ALEXBANK's flagship CSR initiative "Ebda3 men Masr", whose aim is to empower marginalized communities of artisans dedicated to the production of traditional handicrafts, preserving Egypt's heritage and reviving the craftsmanship sector in Egypt while paving the way for enlarged financial inclusion. "Ebda3 men Masr" partnered with several institutions, NGOs, governmental entities as well as individuals that share the same vision. Fair Trade Egypt, Egypt Network for Integrated Development (ENID) and Tunis Village in Fayoum are our main partners.

To grow its human capital, ALEXBANK offered a diversified and inclusive training calendar to its employees. The CBE new regulations requiring each Bank to establish organizational units specialized in financing and banking services to be provided to small and medium enterprises lead to pay special care in setting training plans to enhance the skills and expertise of the employees working in such specific fields. To maintain its competitive position, the Bank also worked on diversifying and expanding its portfolio to cater to its customers' needs across all the territories in which it operates.

The above and a lot more are fruits of our employees' passionate drive for results and commitment to the Code of Ethics, our customers' loyalty and Intesa San Paolo Group's experienced support. I am proud that this is ALEXBANK's third Communication on Progress to the United Nations Global Compact (UNGC), as ALEXBANK has been a signatory to the 10 principles of the UNGC since 2014. For this our business and non-business acts are mapped against these 10 principles in the areas of Human Rights, Labor, and Environment and Anti-Corruption to help us move towards a more sustainable entity. The 10 principles are deeply anchored to our Core Values and our Code of Ethics through which we conduct our business. In conclusion, we hereby reconfirm our commitment to the 10 Principles of the United Nations Global Compact and we also commit to share all the available information with our stakeholders using all our primary channels of communication.

Thank you

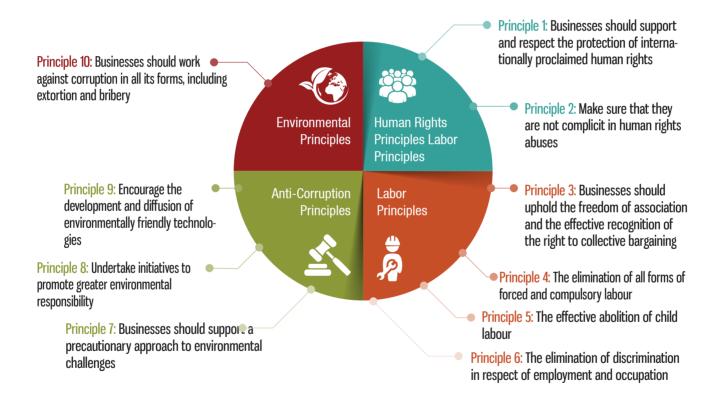
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CEO and Managing Director of ALEXBANK

ALEXBANK IMPLEMENTING THE TEN GLOBAL COMPACT PRINCIPLES

Being part of Intesa Sanpaolo Group, ALEXBANK conducts business in accordance with the laws and regulations and follows international guidelines and recognized principles for corporate responsibility, including standards for human rights, labor rights, the environment and anti-corruption. ALEXBANK's culture and values are aligned with the UNGC Ten Principles and are at the heart of how we conduct business. We have integrated these Ten Principles into existing policies to be implemented in our daily activities. The ten principles can be clearly seen in our Code of Ethics, our business strategy and policies. The following report provides an overview of how the Ten Principles have been implemented across business and service lines:



HUMAN RIGHTS PRINCIPLES

ALEXBANK recognizes that human rights are an integral part of the business. We respect and support the Universal Declaration of Human Rights and the Guiding Principles on Business. The Bank is committed to conducting its business in a manner that respects the rights and dignity of all its stakeholders (customers, employees, suppliers, shareholders). We focus on Human Rights Principles adherence for our staff and our community.

Our Staff

Policies and guiding principles

ALEXBANK HR policies



which are composed of a number of policies that outline the Group's aims in areas such as diversity, working environment, stress, health and employee training and environmental sustainability.

The Code of Conduct



which contains rules and policy statements that help employees in their daily decision making regarding issues such as gifts, conflicts of interest, internal and confidential information, anti-corruption and bribery.

The Code of Ethics



which contains principles that govern the relationship of the bank with others such as suppliers, stakeholders, employees,...etc.

The Whistle Blowing Policy



which encourages all employees to speak out if they have legitimate concerns about malpractice or wrongdoing within an organization.

designed to enable the trainees to study in one Community as it offers a virtual network for collaborative learning with other members of the community both peers and experts to enhance their language skills.

Performance . Merit and Motivation

Around 58% of the bank population received merit based on the performance and the assessment system guidelines. For revenue generating roles in the Network, and to make use of the competitive spirit and to motivate employees, the league championship was created. It is viewed as a means, together with the incentive system, to achieve targets. The design of these competitions will generate benefits for all, regional managers, area managers, branch managers as well as employees. It includes all jobs serving customers. In each round, prizes will be presented to all employees of the top performing branch. In line with Parent Company guidelines and with clear understanding to keep overall costs of personnel below the overall figures year by year fixed in the business plan 2014-17 Bank decided to progressively introduce a New Incentive scheme for Direct Revenue generating roles in the network and head office who represent around 50% of our Bank population.

ALEXBANK'S Employee and Pensioners Benefits

ALEXBANK provides its employees and pensioners with several ongoing offers and benefits such as summer vacation offers with reduced prices with the option of paying on installments in addition to sports clubs memberships and nurseries with reduced prices. ALEXBANK also provides its employees and pensioners with an enhanced medical and dental services in addition to other valuable services and programs to its employees via one of the biggest Medical Care Service companies across the country- enjoying an extensive medical network, in addition to a full-fledged expertise in the banking sector. The medical care service provides all the needed medical assistance through a medical service provider with a spread medical network (Hospitals, Doctors, medicine and others). In addition to this, ALEXBANK places an obituary announcement in the public newspaper "Al Ahram" for deceased employees who passed away while still working with ALEXBANK.

Recruitment and Internship

ALEXBANK is deeply rooted among the local and regional talent community. Our strategy is to foster talent even before gradation through various undergrad internship programs in different functions inside the bank . More than 1000 undergrads from different Egyptian Universities across Egyptian Governorates spend 1 month each in the summer in our professional environment gaining on the job exposure . We also provide our interns with their first insight on how to build a professional profile (CV) and how to use LinkedIn as a professional networking platform, helping them understand their professional passion.

ALEXBANK also extends selective Graduate Internship Opportunities (in 2015, 20 graduates spent each an average of 6-9 months) in a professional experience to edify their knowledge and enhance their CV.

For recruitment, ALEXBANK adopts a transparent system, announcing openly external vacancies through its official employer branding social platform (Linked In) where applicants and references are handled. Internal vacancies both locally and in the Group are transparently announced and applicants are screened within rules and guidelines.



Career and Performance Management

ALEXBANK employees are supported through dedicated HR Account Managers that support their needs in terms of Performance

Management and Career Development. Staff are helped to identify their professional passion and growth accordingly through interaction with the People Management and Development Function, which also supports the learning and training, 2015 Professional Development highlights were:

Professional Development

Managerial Programs

2015 witnessed various courses to develop leadership, helping the Head Office managers and Branch managers members of a team to be more efficient in their performances, and to understand the motivational incentives necessaries to the development of the team members and their cooperation, and participation for common objectives. This was done through interactive activities and role plays

Communication and Business Acumen for professionals

Professionals across the bank received soft skills training to gain the benefit of understanding where our time is spent and wasted, how to manage competing priorities, overcome procrastination, and increase focus, apply tools to plan, organize, and relieve stress, leverage our time through multitasking, delegation, and decision-making Handle corporate communications and meetings with greater ease.

Staff were trained to develop and utilize measures to assess goal attainment and outcome achievement, managing work flow, ownership & accountability, enhancing self-confidence, strengthening skills, developing communication and Leadership skills as well as reducing stress.



Bank of INTESA SANPAOLO

Developing the Commercial workforce

The bank staff in revenue generating roles are treated annually to a refreshment of their selling, cross selling, upselling,.. etc as well as other commercial aptitude required to enhance their performance. This is in addition to constant Quality awareness sessions on Bank products and proposition to increase competitiveness.

Control is the key

ALEXBANK staff is kept a breadth the local and international regulatory requirements and mandates through e-learning and one to one and classroom sessions. This is to safeguard the Bank and staff performance through full knowledge, understanding and adherence to the governance and control framework.

Specialized Diplomas and Educational Assistance Programs

ALEXBANK is keen to keep sharp and up to date its workforce technical competences within the latest certifications and diplomas in the field. This includes CMA, CFA, Certified Credit Course and other technical tracks. In addition to this, the Bank also extends opportunity to support staff in their educational self-development initiatives through a support program.

Language Skills

It was a blended program offering e-learning activities and live sessions with a coach. This e-learning training, which is supported by ISP Group, was designed to enable the trainees to study in one Community as it offers a virtual network for collaborative learning with other members of the community both peers and experts to enhance their language skills.

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Some of the Major Training Programs in 2016:

In order to comply with the CBE new regulations requiring each Bank to establish organizational units specialized in financing and providing banking services to small and medium enterprises, a special care was paid in setting training plans to enhance the skills and expertise of the employees working in such specific fields.

We were keen to spread a credit awareness within the employees working in SB and SME fields to establish a strong foundation in the Risk and Business sides.

We have enrolled in 2016, 60 more employees from the Managerial and Non Managerial Population in Credit Banking Certificate to prepare them for the new challenges.

Technical Courses for Head Office and Branches Network

Credit Certificate

(No. of Participants 60)



This Certificate provides participants with fundamentals of Credit as well as other techniques involving risk of trade operations from a credit perspective. Moreover, it gives the candidates perspective on the legal issues that govern the scope of credit activities. And allows participants to successfully complete final desk based on real case studies

Rule Based

(No. of Participants 85)



The main aim was to introduce the new rule based framework product catalogue for SB and SME, it's exclusively designed by Alexbank internally supported by the Parent Group and capitalizing on our internal coaches to deliver knowledge to the target population.

SME Foundation

(No. of Participants 90)



This course is designed for Branches Network staff to provide them the fundamentals of small and medium enterprises, explaining the reasons for targeting small and medium enterprises in Egyptian banks, helping to design and develop a plan for implementation

Retail Depts. Collections and Recovery (No. of Participants 40)



The program provides participants with all methods used in the collection and settlement of retail banking Depts. determine the methods of classifying retail banking portfolio arrears and the importance of and how to deal with insolvent clients

Treasury Introductions

(No. of Participants 40)



This course is designed to provide employees who deal with treasury products in order to raise the awareness of Treasury Products to ensure better practice and to get the most of dealing with treasury products

Mahfazty (E wallet) Service

(No. of Participants 551)



Awareness sessions about the Mahfazty Service, delivered to BMs, CSOs, & CS Heads

BCM Awareness

(No. of Participants 54)



Workshops providing an overview on the main topics of the new regulation and the Group Project, and more details analysis of the Group Model and Regulatory Framework and assessment of the entity

In 2016 the CBE stresses on the independency of the Compliance function in banks and the importance of implementing a strong Compliance training plan for all branch tellers, head of cash, operation officers & central operation – to ensure raising their awareness and update their banking knowledge, to avoid any violation and to comply with CBE instructions. Accordingly we were working closely with the Compliance team throughout the year to spread the knowledge not only through the internal trainers/E Learning lessons for the control programs but we have also dealt with external suppliers to be acquainted with the latest updates in the market and to minimize the audit comments.

Control Programs

Specific training to prevent bribery/ AML

(No. of Participants 2694)



These courses are designed to enable participants to prevent bribery / Money Laundering in their daily work with a special focus on the bank policies and procedures

Detecting Forgery& Falsification

(No. of Participants 202)



Participants acquire the skills needed for the detection of forged currency and falsified documents, supported by real case studies

Advanced AML (No. of Participants 90)



Workshops focusing on the updates on money laundering activities in Banking institutions as well as FC incoming remittances from AML perspective concerning customers and non customers dealing with Alexbank. It was designed for Compliance staff and also for Regional, Area and Branch Managers.

Siron & Norkom Application

(No. of Participants 1,113)



This is an awareness session about the Siron Application useage, it was delivered to Branch Managers, CSOs, & CS Heads

General Inductions

New Hires Induction "Branches Network

(No. of Participants 213)



We were eager to prepare a condensed Induction program for our new hires in the Network before starting their journey in their branches.

In cooperation with the Retail and Branches Network Team and Help Desk Team, we managed to arrange a 3 weeks program for 213 employees followed by an on the job training in their branches. Providing the new hires with all needed information to perform their roles in the most effective way, they also learn the required applications learn their responsibilities within the bank

Summer Internship Program

(No. of Participants 450)



Student Summer interns in Cairo and Alex gain knowledge about Alexbank core values, how it operates, its products & services, and a communication skills session developed internally by training team to enhance their employment potential

Our Goals in 2016 were:

- Create Alexbank Ambassadors
- Branding Opportunity for Alexbank
- Contributing to Egyptian youth skills Enhancement
- Help Desk for Future Graduates

Moving to success "positive impact":

- We started the admission for the internship, the number of Alexbank page followers extremely increased
- A very strong induction day in Cairo & Alex conducted to 1,000 student giving to them introduction about the bank and its products & services, and a communication skills session developed internally by training team
- The impact was really great Since This new approach made Alexbank "Do it Differently from the Market" even in a topic that other banks might take it casually
- Created "Help Desk in Alexbank" represented in the training team, who stays in contact with more than 1000 students, through their LinkedIn profiles from the moment they apply for the internship till the end of their program
- Handling the students queries concerning their next step after graduation
- Participating in the selection process taking into consideration the most successful students by referring their profiles to the People Management Team

Interpersonal and Soft Skills

Team Building

(No. of Participants 205)



A one day experiential workshop for Head office Departments, gathering professionals, team leaders & managers all together to tackle Communication Skills & Change Management and Positive thinking and Positive Attitude, also Team Work & Team Harmony.

By bringing people together, encouraging collaboration, teamwork and fun activities that help people see each other out of their offices which allow them to connect in a different setting and to think about the implications of these activities at their workplace, creating the ability to identify and motivate individual employees to form a team that stays together, works together, and achieves together. "Get to know each other" is a motto that is very valid for our organizational context, as employees working in big departments have minimal opportunity to know each other but only deal through phone calls and emails, also because some are spread across different geographical locations, limiting eventually communication and process harmony.

In 2016, Team building days touched the functions below: "Retail Collection & Recovery", which is a big function under the Chief Risk Officer that consists of over 100 employees, located in Cairo and Alexandria, gathered together in a full day of experiential learning and activities focusing on the 3 main competencies agreed with the function management: Quality Focus, Positive Thinking and Team work "Retail Credit Analysis", which is also a big function under the Chief Risk Officer, located in Luxor, Assiut, Alexandria and Cairo, gathering all the employees for their first time in one place to get to know each other with team building activities helping to bond them, focusing on the 4 main competencies agreed with the function management: Customer Focus, Efficiency, Ownership, Positive Thinking "Creating a Healthy Community of Internal Trainers" was an event for Alexbank's strong pool of Internal Trainers - 35 Internal Trainers from the Compliance, Internal Control, Helpdesk, Branches Network and Different Retail Functions (Insurance, Assets, Liabilities, Magnifica, Microfinance) in one day of experiential learning and a celebration of their success. Those "technical experts" who are exerting great efforts to enhance our human capital development plan through developing materials, delivering trainings and travelling the regions seeking a high level of Knowledge transfer in different areas of expertise; whether new products, systems or controls. They are very generous to share their knowledge and experience with our newly hired and existing staff.

Business Etiquett

(No. of Participants 81)



This course is designed to train employees to Take off the casual unprofessional mask, and wear the universal global professional one, work on adjusting a professional positive attitude, Practice on the business etiquette global rules, to win the edge of the global competition

It is not just knowing what to discuss or how to address colleagues; it is a way of presenting yourself in such a way that you will be taken seriously. This involves demonstrating that you have the self-control necessary to be good at your job, expressing a knowledge of business situations and having the ability to make other comfortable around you. Poor business etiquette can cost you the trust of your colleagues and your customers, and the loss of valuable business opportunities.

Accordingly we are working hard to deliver this training to all bank's employees, we started with the Head Office staff even the Supporting Services (Office Boys and Drivers), we have delivered a 2 days business Etiquette Training to 80% from the targeted population in the Head Office Cairo and Alex.



ALEXBANK SUPPORTING STAFF FAMILIES



AFS inter cultural educational program

It is an intercultural program in cooperation with AFS where ALEXBANK is giving 2 of its employees' children the chance to study in Italy for one year on ALEXBANK expenses. This initiative started in 2010 as a summer camp, then was changed to a scholarship opportunity.

In 2016, ALEXBANK supported 2 of employees' children and gave them the chance to study in Italy.

ISP Follonica summer camp

employees. Every year 24 of employees children aged 9-12 yrs. (12boys & 12 girls) are chosen though an electronic draw to spend 2 weeks between fun, sports and new friendships in Tuscany, Italy. In 2016, Follonica methodology was changed to include an introductory session for parent's and one to one meeting with the kid to avoid any misunderstanding and to prepare the parents and the children for the new experience they will go through. After the children returned from the trip, a parents' meeting was held to inform the parents of what their children faced and to give them a gift from the Bank.



Wellspring camp – Employees' children

Wellspring camp is a famous initiative for the IC and CSR Office. The camp takes place in Wadi el Natroun where 15 boys & 15 girls of employees' children are chosen to spend 4 days full of activities which includes diversity of activities that involves different mental and physical challenges, In 2016, the camp was organized 2 times where ALEXBANK supported 60 of its employees' children to attend the camp and give the children the chance to make new friends.





KidZania

During 2016 the IC and CSR Office Vidzenia organized 1 trips for employees' children and grandchildren for KidZania. KidZania Cairo offers kids a variety of fun and interesting role-playing activities in a realistic city setting. Job activities such as doctor, firefighter, chef, or flight attendant are associated with real-world brands, allowing kids to create and learn with realistic results. During the first trip, 350 children participated. During the day, children enjoyed the various activities and were offered a free meal also.

Employee Family Emergency Medical Support Program

A program for providing financial support to emergency medical cases of families of bank employees. The program is based on a case by case basis for "Catastrophic" medical cases that the staff member cannot afford and has officially presented a request asking for financial support. The bank Doctor provides a medical approval for the medical cases and the CSR Office is in charge of the procedures. During 2016 the CSR Office supported 250 medical cases of employees' families' health emergencies.



ALEXBANK's Tournaments during the month of Ramadan: TOURNAMENT

🚱 🔊 I 🏀 During the Holy month of Ramadan and for 2016 5 years now, the IC and CSR Office organizes Ramadan Tournament. Employees enjoyed playing football, Ping-Pong, basketball, tennis and chess. This year, the tournament was different as cycling & squash was added to the employees' games in addition to a special program for the employees' children giving them a chance to socialize with other employees and enjoy Ramadan spirits.



Ramadan

ALEXBANK'S CONTRIBUTION TO THE SOCIETY



Developing 5 villages in Edfu Center – Aswan Governorate in Upper Egypt

A project in partnership with the Egyptian Zakat Foundation This is by developing 5 Villages in Edfu Center (Aswan- Upper Egypt) project aims to improve the living conditions of the very poor families through an integrated development in Edfu Center in Aswan especially in 5 of the most underpreviliged villages (El Akabia, El Hamam, El Hoosh, El Rakekyn and El Karabla Gharb). This project, will target 1000 underprivileged families including families who suffer from poor infrastructure, drop-outs from education, very poor individuals who have dependents, unemployed youth in addition to handicapped. This project aims at developing the target communities and

Those Who need Us Campaign

"Those who need us" is a quarterly volunteering campaign by ALEXBANK Staff. This campaign enables all employees to suggest volunteering visits underprivileged communities or NGOs. Each month the Bank organizes a volunteering visit directed to a different cause. Also part of this is the quarterly blood donations campaigns where ALEXBANK employees donated 600 blood bags.



transforming these communities to become self-sufficient by providing productive projects that offers them better economic conditions and generate income. The project also aims at providing them with an appropriate housing and protecting them against diseases that are a result of problems such as water and roofs. The project will enroll education drop-outs due to poverty in community schools to receive a technical education. The project will provide 250 revenue generating project as well as 12 classrooms in community schools to prepare them for work. The revenue generating projects include production units, sewing, fishing, ovens and textiles. There will also be jobs for technicians in electricity, mechanics, building and construction as well as carpentry. The project also tackles other problems such as transportation as there is no transportation between the villages. The bank will donate microbuses to help people move especially in the night and in case of emergency.



ALEXBANK English Program for "Beit el Samary El Saleh" Orphanage

ALEXBANK English Program is a partnership with AXON (a center that provides professional English courses). This initiative targets 35 students. The initiative was divided into 2 batches; the first one included 15 students which were categorized according to different levels (from 2 to 14) and the second batch was launched in March 2016 with the remaining 20 students.



"Support to Banati shelter and center for homeless children" project



A project in partnership with Sawiris Foundation for Social Development and Banati Foundation for Homeless Children the main aim of the partnership supporting the shelter and a center for homeless children in Haram City in 6Th October area. This project aims at providing a better human life for more than 240 girls and young mothers who are aged (2-18) yrs. The project will not only serve the girls but also will help the sons and brothers of these girls aged from (2-7) yrs. The center will also provide the aid to almost 1500 homeless children, vocational training as well as special training on health issues. This is in addition to recreational trips done to children seasonably.



ALEXBANK's "Cotton for Life" Initiative

ALEXBANK and Filmar Nile Textile signed a 5 year partnership under the name "Cotton for Life" in cooperation with



the Ministry of Education by the end of 2014. "Cotton for Life" aimed at enhancing positive long-term changes to the traditional methodologies so far adopted in the Egyptian cotton plantations and industrial processing. The activities of the project supported Egyptian farmers to grow cotton in a way that reduces stress on the local environment and improves the livelihoods and welfare of involved communities. In 2016 the project included two components: Education & Up-cycling.

The Education component: This part aims at educating farmers & technical students as well as enhance positive long-term changes to the traditional methodologies in the cotton agriculture. The project will target this through the development of a new school in Borg el Arab and the full development of the national curriculum for students in agricultural schools.

The up-cycling component: the project will readdress, in Italy and in Egypt, the balance between consumption and disposal in the textile production chain as well as re-think the fashion industry's leftovers (pre-consumer waste: left over yarns surplus textiles, designer off-cuts, proofs and remnants etc..) reclaiming and up-cycling as a design solution to an environmental problem.

"Play with shadows" project

In line with ALEXBANK's CSR strategy & the request received from the Library of Alexandria to partner in one of their featured projects in 2016 named "The Play with Shadows" which proposed and will be managed by an Italian artist named Valentina Mera. The project mainly targeted children who suffer from serious diseases such as cancer and heart disease and children living in hospitals and orphanages across three Egyptian governorates which are: Alexandria, Tanta and Aswan. The project aims at bringing parents and children living in hospitals and orphanages and keep them entertained and interacting with each other through different workshops which last for 15 days. The main concept in the workshop is mainly related to Art therapy which is the search of the physical well-being through artistic expression of thoughts, feelings and emotions. The project was educational game which stimulates children to play and learn through all forms of art and helps their development.







ALEXBANK's Giveaways

Under the umbrella of Ebda3 men Masr initiative ALEXBANK decided to support and promote the Egyptian heritage, artwork and craftsmanship, the bank will support Tunis Village Potters in Fayoum Governorate through the "Tunis village potter donation project". This initiative is based on the purchase of ALEXBANK of pottery artwork from the village and in return use this money as a donation to help the village in many infrastructural work.

This initiative will be an internationally the Egyptian craftsmanship as well as increasing entrepreneurial opportunities for the economically and socially underprivileged communities in Egypt.



Tanweera Foundation project

in line with ALEXBANK's CSR strategy & the request received from Tanweera Foundation in Qena "Upper Egypt"- one of the poorest governorates in Egypt - ALEXBANK supported Tanweera Foundation by donating an amount of money in order to purchase air conditioners (to be used at the community library, the theatre of the NGO) and a monthly contribution to help/promote with the activities in the NGO starting March 2016 till December 2016. This is one of the urgent needs of the foundation as the place lacks good ventilation and the temperature is very high (Upper Egypt in summer reaching 45 degrees). This donation helped the NGO to host more children and have several activities.

مبادرة من بنك الإسكندرية | ALEXBANK



"Cluster formation for handicrafts & Entrepreneurship development in Upper Egypt" project

in line with ALEXBANK's 2016 CSR strategy to empower handicraft in Egypt and the Bank's CSR recent initiative "Ebda3 men Masr" which aims to support and promote Egyptian crafts and original artwork at home and abroad in partnership with Egypt Network for Integrated Development (ENID). This project operates in Upper Egypt in 4 villages in Qena governorate (El Osayrat ,Qena city, El Gamaleya , Gezire Motera) supporting ENID's initiative; The One – village – One product (OVOP) model tackling issues such as job creation, skills development, Employability in the MsMEs and Entrepreneurship programs. ENID is focused on the handicrafts cluster development. The idea focuses on that one village produces one competitive manufactured product and expands to form a viable economic cluster to complete the value chain to marketing and sales. The project contributes to the economic diversification and employment in different governorates in Upper Egypt among disadvantaged groups (youth and women in rural communities) specifically via training and capacity building for specific jobs in specific product markets. The project also aims at supporting the beneficiary's artisans to deliver their products to the export markets especially in the sectors of textiles (home furnishing and fashion accessories) and Alabaster lighting fixtures. The targeted markets are in Europe (France and Italy) and the Gulf countries (Dubai and Jeddah).

"Fair Trade Empowerment and Promotion in Egypt" project under "Ebda3 Men Masr"

A project in partnership with with Fair Trade Egypt (FTE) which will support/empower selected artisans groups capabilities with a number of pre-identified interventions based on the needs assessment conducted by FTE. This project also aims at boosting Egyptian craftsmanship as well as increase entrepreneurial opportunities for the economically and socially underprivileged communities in Egypt locally and internationally with a special focus on women. The project will include interventions and activities for capacity building, product development, technical assistance and provision of tools and development to approximately 385 individual artisans clustered in 12 artisan groups in five different governorates as follows: Beheira, Fayom, Qena, Assyout, and Red Sea. The project will then fulfill the potential demand of handicrafts and will promote these crafts in domestically & internationally. The project aims to expand export of Egyptian quality handicrafts to Italy by conducting a comprehensive research on the Italian market to pragmatically increase opportunities of exports to Italy through increasing sales to the existing importer of crafts from Egypt and finding new ones.



■ Ebda3 Men Masr supported the 1st International Handcrafts show in MEA region.

Under the umbrella of the CSR initiative "Ebda3 Men Masr" which aims to support, help and promote, and preserve the Egyptian crafts and original arthurch. ALEXBANK supported



artwork, ALEXBANK supported the First International Handcrafts Show – IHS in partnership with Egyptian Export Association which took place in the Egypt Expo Convention Authority – Fair Grounds in Nasr City from the 18th to the 25th of November 2016. The Bank's participation to this event reflects also the bank's leading role in supporting Egypt's strategic plans to promote and preserve handcrafts and artworks production, to boost the economic activities and exports in a bid to turn Egypt into a truly regional hub for all economic sectors.

The exhibition is an excellent opportunity to attract potential MSME customers to ALEXBANK and bringing them to the Bank. The opening ceremony will be attended by Minster of Social Solidarity, Minster of state for Environment affairs & Minster of Culture along with press representatives as well as a press conference. ALEXBANK's presence in the IHS through "Ebda3 Men Masr" (EMM), will support & give the chance for 2500 artists and craftsmen across Egypt governorates to be exposed & meet international buyers contributing to their social and economic development. The Egyptian Banking Institute (EBI – the central bank of Egypt training institute) will be a main partner and will have a strategic presence in Ebda3 men Masr tent with a booth to introduce this sector to bankability as well as the MSMEs programs. During the exhibition, "Ebda3 men Masr" will be a main exhibitor with a tent (300 square meter) where all its partners (Fair Trade Egypt, ENID, Yadaweya, EBI,.. etc.) and various less privileged craftsmen are given the opportunity to exhibit their work & crafts. This helps the craftsmen get international visibility and direct augment their sales. During the exhibition,





ALEXBANK employees & masses will be able to purchase beautiful handcrafted products paying with their cards on ALEXBANK's POS machines that have been made available to the exhibitors with no commission fees to ease the process of buying and selling during the exhibition.

About the Show: IHS is the first international event for handicrafts in the MEA region. It is a platform for marketing, trade exchange and direct sales for handcrafts of Egypt. IHS aims at strengthening and promoting regional trade activities between the various Arab & African countries to benefit from the non-tariff barriers and foreign trade agreements. The show acts as a multicultural dialogue center for contributing in the development of economy and tourism.

Internal CSR Competition For Employees "CSR For My people 2016"

"For My People" Competition is a clear reflection of ALEXBANK's belief in creating a shared value that can be handled in the future by collaborating with our partners, and most importantly our employees. In 2016 CSR For My People focused on 8 main diseases that affect children's lives in Egypt such as "Burns, Liver, Paralysis, Blindness, Hemophilia, Autism, Heart, Deafness". "For My People" Competition started in 2012 with a remarkable engagement rate over the past five years with more than 132 proposals/projects received from staff and an average yearly number of votes of 3000 from the total of 5035 employees. (60% staff). During the previous year's ALEXBANK funded 3 projects "for the year of 2012 & 2013" & then ALEXBANK increased the number of projects to be funded to be 4 "for the year of 2014 & 2015". In 2016 ALEXBANK decided to increase the number of the winning projects from 4 to 6 projects which reflects the concept of covering all areas of the bank and reaching all employees areas. The CSR Office received 12 proposal from the staff during the month of Ramadan about different CSR venues or suggestions that they believe is applicable for ALEXBANK to fund. The cause of 2016 was Children's health the competition witnessed the sponsorship of 6 projects across all ALEXBANK regions for the first time since its launch as follows:

- A. Sponsorship with Fawzy moaz Hospital support society NGO: "The project aims at reducing children mortality rates through establishing and equipping an ICU that offers free access for patients at Fawzy Moaz Children Hospital.
- B. Sponsorship with WE complete each other NGO: The aim of the project is to provide assistance to orphans with special needs, via improving their living and educational standards. It is noteworthy that the Society sponsors more than 10 children in Cairo Governorate.
- C. Sponsorship with Community development & providing care for children with special needs association: The aim of the project is to provide a better life and future for the community



via comprehensive development; whereas the percentage of People of special needs in Egypt has surpassed 12 million. Hence, the project targets disabled children up to the age of 35 and children suffering from Autism under the age of 18.

- D. Sponsorship with Hayaty NGO: The Project aims to prepare two intensive care units and a Unit for burns inside children section in Al- Miry Hospital in Alexandria noting that there are 300 burned patients daily.
- E. Sponsorship with The Egyptian Association for liver patients care: The projects aims to provide an exploring telescope for liver patient in Suez .The Egyptian Association for liver patients care also helps in providing services for patient children with liver diseases in Suez.
- F. "Will" Association for people with special needs: The Ngo needs desperately an integrated unit from high quality computer to erase texts and transmit it to the computer with braille printer besides a huge number of braille papers for printing and by this way we can support in developing local communities. Over 3000 blind will use those equipment in west el delta governorates. The project will also help University students to translate the photos and sheets to printed books in braille way which will help in better scientific understanding for their studies. Supporting the cultural club in the Association and those who visits it from blinds and low vision.



" Juried Art Exhibition in cooperation with the Serbain Embassy in Egypt

For the 3rd year in a row ALEXBANK supported the implementation of the Art exhibition in for the Egyptian young artists/graduate and undergraduate students of Faculty of Art Education of Helwan University to help them enhance their art skills in coordination with the Serbian Embassy. The theme of the competition this year will encourage students to express traditional Egyptian artwork.



Street Children Iftar in cooperation Samusocial International Egypt Foundation

ALEXBANK organized its 4th annual CSR Iftar with a different theme related to "homeless children" during the Holy Month of Ramadan which is famous for its tremendous giving spirits. This year the is the partnership will be with "Samusocial International Egypt Foundation" by inviting around 700 invitees. ALEXBANK iftar in cooperation with "Samusocial International Egypt Foundation" aims at raising the spirit of this children as well as allowing them to enjoy a day full of activities such as (DJ, characters, Magicians, kids, drawings, competitions & Face painting" during the event ALEXBANK distributed giveaways for the children. This event was an opportunity for these children to mingle with the outside community & get exposed to different experiences which rarely happens to them.



"Developing "Eastern Saft Preparatory School" in Beni Suef Governorate project

ALEXBANK in partnership with Takatof Association for Development (TAD) completed the renovation of "Eastern Saft Preparatory School" in Beni Sweif Governorates, Upper Egypt. This project will target both the infrastructural as well as the educational and human development programs in the school with an impact on 404 beneficiaries including 355 students (189 males and well as 166 females) and 49 teachers and administrators of the school. This project aims to develop the school infrastructure shaping a new building other than the existing one that is about to fall, as well as increasing the space of the school playground to increase its capacity and renovating the bathrooms. The project also include installation of water pipes as well as developing the school fire system. In this project also, the introduction of new curriculums will take place which will support the students in their education as well develop the teacher's capabilities for a better education system inside the school.



ALEXBANK's Ramadan packaging project incorporation with Fair Trade Egypt "FTE"

Leveraging on the success of last year's Ramadan staff donation campaign & in continuation to ALEXBANK's practice of not only



limiting Ramadan gifts to its employees, but also using it as a mean to support the local communities, the bank will partner with Fair Trade Egypt Foundation -already one of our CSR partners in 2016- in a project named Palm Leaf Basketry involving 100 women from El Fayoum project to produce 5300 baskets. The project also includes an internal staff donation campaign to provide classes to combat illiteracy to 100 women as well as the implementation of an effective sewage system for 3 villages.



ALEXBANK World Environment Day Celebration

ALEXBANK celebrated the World Environment Day in 2016, for the 3rd year in a row, which helped to raise awareness about the efficient and sustainable use of resources through involving ALEXBANK employee's children and grandchildren. The event includes environmental awareness sessions & interactive discussions related to a variety of environmental and health topics. Children enjoyed also environmental interesting activities in cooperation with Dalil Elkair NGO.



Blood Donation



ENVIRONMENTAL PRINCIPLES

Equator Principles Membership

Since 2012, ALEXBANK has been a signatory of the Equator Principles, a framework for managing the impacts on the environment and on local communities that may arise from financing large projects. Project finance is a method of financing where lenders are repaid through revenues generated by the project, typically used to fund large, complex and expensive installations like power plants or mines. The Equator Principles is a risk management framework, adopted by financial institutions, for determining, assessing and managing environmental and social risk in projects and is primarily intended to provide a minimum standard for due diligence to support responsible risk decision-making.



Energy Efficiency Project

The new electricity system approximately saves 40% from the annual electricity Consumption. As part of the project, ALEXBANK sent three of the staff to a training program in coordination with the UNDP to learn about saving energy efficiently inside the premises. In 2014, we managed to complete 39 branches and in 2015 we managed to complete 7 branches and 2 floors in Abdel Khalek Tharwat Building. All the upcoming renovated branches will be by using the same kind of LED lights.



ANTI-CORRUPTION PRINCIPLES

Ethical practice is a pillar of our existence as an organization. Our Parent Group has equipped us and all subsidiaries with regulatory policies and codes that we must deeply embed in our business culture. Our professional standing is inherently connected to our upholding of these regulatory tools in our daily practice, as individuals, as a company, and consequently as a professional community.

ALEXBANK guarantees that whoever reports a case using any of the tools in good faith will be protected from any form of retaliation, discrimination or penalization, and ensures maximum confidentiality, except in cases otherwise indicated by law. These regulatory tools are to be carefully used, remembering that Policy does not cover concerns about an individual's or collective terms of employment, since these are covered in the other internal legal acts. It is also not intended as a route to re-examine the findings of other formal procedures, such as disciplinary or complaint proceedings.

ALEXBANK's Code of Ethics

This Code illustrates the values of ALEXBANK and aims to direct individual behaviors accordingly, with the knowledge that an understanding of social and environmental factors contributes to minimizing exposure to credit and compliance risks and strengthens the company's reputation. A hard copy of the Code is delivered to each manager, employee or external collaborator upon appointment, hiring or at the start of a work relationship.

ALEXBANK Whistle Blowing Policy

Whistle blowing can be done to face the most significant concerns over any wrong-doing within the Bank relating to unlawful conduct, financial transgression or dangers to the employees. There are ongoing training sessions to raise the awareness held to the employees about the bank policies in addition to onsite visits are done to ensure that the employees' Compliance with the Bank policies. Employees can report any malpractice with-in the bank at any time by sending an e-mail to compliance department.



A WORLD OF REAL POSSIBILITIES.





