

National Bank of Egypt

Engaging national PDB's in financing WASH and WEFE Nexus Projects

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Experience in Financing WASH & WEFE Projects

NBE finances large spectrum of WASH & WEFE projects inc. national infrastructure projects

- ❑ NBE in general plays a major role in supporting national infrastructure as part of its mandate as a public-commercial bank
- ❑ NBE finances a spectrum of WASH & WEFE Projects

Infrastructure

- ❖ Water & WW treatment
- ❖ Water & WW Networks
- ❖ Canals Rehabilitation & Lining
- ❖ Drainage Networks
- ❖ Water Meters

Agriculture

- ❖ Land reclamation
- ❖ Modern Irrigation
- ❖ Cold storage
- ❖ Crop drying/freezing
- ❖ Poultry climate conditioning
- ❖ Aquaponics

Manufacturing

- ❖ Ind. WW Treatment
- ❖ Modern irrigation equip. manufacturing
- ❖ Water filters manufacturing

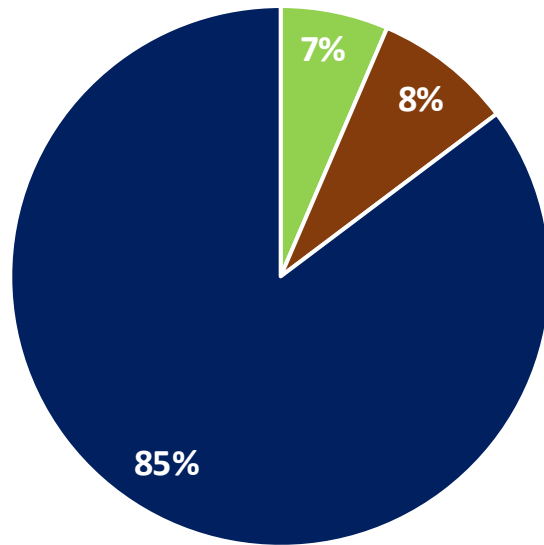
Tourism & Buildings

- ❖ Green Buildings
- ❖ Water Desalination

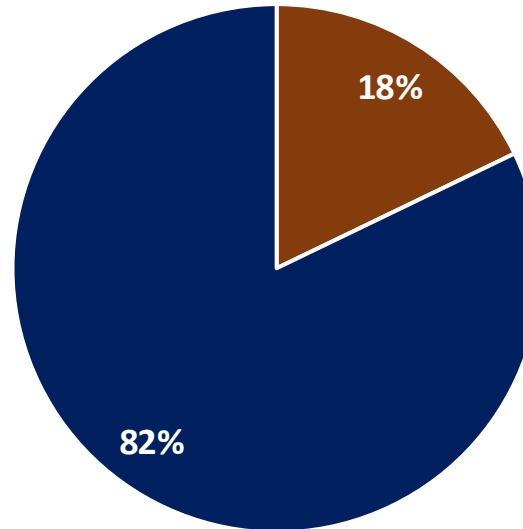
≈ 20 Bn EGP Investments

Borrowers Breakdown

- ❑ As a result of NBE's national role, we finance various public entities directly or indirectly through financing private contractors working on national projects
- ❑ Private sector dominates WEFE & WASH finance



■ Public Sector
■ Private Contractors Public Projects
■ Private Sector



■ SME
■ Corporate

**NBE finances
both private
and public
entities**

Sustainability Strategies & Priorities

- ❑ NBE sustainability strategies mandate growth in sustainable finance portfolio
- ❑ Compliance with CBE sustainability guiding principles & alignment with Egypt Vision 2030
- ❑ In progress to develop our first Climate Finance Strategy (CFS) with special focus on water security and WASH project finance
- ❑ Strategy to be aligned with NCCS 2050, Water Strategy 2050 and Egypt's NDC's
- ❑ Developed own taxonomy & collecting impact metrics data → ***basis for setting targets & detailed tracking of WASH/WEFE investments***
- ❑ Importance of water security related projects is well cascaded to our risk officers and relationship managers

Water Security is a main focus of our climate strategy which will be aligned with national strategies & directions

WASH/WEFE Client Support & Products

- ❑ Project evaluation mandated for all investment loans through 3rd party consultant
- ❑ Additional technical assistance available for projects financed under IFI programs mainly for assessment and verification
- ❑ Currently offers 2 main WASH related green products

**Modern
Irrigation**

**Green
Buildings**

**IFI Credit Lines &
Incentives play a key
role in financing WASH
& WEFE Projects**

- ❑ In addition, under IFI programs, dedicated finance is directed towards, among other, climate change adaptation as well pollution reduction e.g. Industrial WW Treatment

Water-Related Risks

- ❑ Water related risks initially assessed for significant portion of our portfolio as part of assessing physical climate risks
- ❑ Next step is to develop a climate strategy including a transition plan to set our future risk and investment direction
- ❑ Water stress has high hazard score regardless of the location of the project
- ❑ Significant portion of sectors exposed to high or extremely high risk of water stress

Energy & Mining

Electricity
Generation

Extraction of Crude
Petroleum & NG

Mining of Metal
Ores

Agriculture / F&Bs

Crop & Animal
Production

Beverages

Manufacturing

Basic & Fabricated
Metals

Leather Products

Paper Products

Textile & Wearing
Apparels

Pharmaceutical
products

Chemicals

**Responding to
water stress related
risk requires critical
alignment with
national direction**

Way Forward

- Alignment with national goals on how to respond to water stress risks (& climate risks in general) → Roadmap needed (crops, manufacturing etc.)
- Cooperation with NGO's and Academia is also critical
- Strengthening partnership with IFIs
- Enhance own sustainable banking products offering
- Developing a solid climate transition plan

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THANK YOU

