

CIB FOUNDATION

ACTIVITY REPORT

2015



مؤسسة البنك التجاري الدولي

COMMERCIAL INTERNATIONAL BANK FOUNDATION

المشهرة برقم ٥٨٨ لسنة ٢٠١٠



YEARS

CIB FOUNDATION...

FIVE YEARS OF GENUINE, CONTINUOUS COMMITMENT
TOWARD CHILDREN, COMMUNITY AND SOCIETY

AND COUNTING

MESSAGE FROM THE BOARD OF TRUSTEES

The Board of Trustees of the Commercial International Bank (CIB) Foundation is proud to present the CIB Foundation's 2015 Activities Report. This report highlights the Foundation's commitment to the Egyptian community through the programs and initiatives it has supported over the course of the year.

Established in March 2010 as a non-profit organization, the CIB Foundation is dedicated to enhancing existing health services for underprivileged children with limited access to quality care.

Over the past year, the CIB Foundation has seen exponential geographical growth, supporting health initiatives in many new areas across Egypt. The 6/6 Eye Exam Caravan volunteer project targeted 14 governorates, providing 21,000 students with free eye exams and care. Additionally, over 600 complex eye surgeries and 50 pediatric open heart surgeries were performed, and newly established pediatric intensive care units were inaugurated in the Upper Egypt governorates of Sohag and Aswan. Through sixteen blood drives, over

600 bags of blood were collected, and through our support of the 'Warm Egypt' campaign, 50,000 children in seven governorates received heavy winter sweaters.

In late September 2015, the CIB Foundation was recognized for its work in the arena of corporate social responsibility from Banker Africa, winning the award for **"Most Socially Responsible Bank in North Africa."**

The title is granted to the African bank that demonstrates the greatest socially responsible practices through its policies and projects. In 2015, the CIB Foundation was also shortlisted for the African Banker's "Socially Responsible Bank of the Year" award.

The results achieved in 2015 would not have been possible without the support of CIB shareholders, stakeholders, and valuable employees. Hand in hand, we are building a healthier and more prosperous future for our children.

For that, we extend our sincere appreciation and gratitude to our supporters, partners, and advocates who continue to strengthen the CIB Foundation.

CIB Foundation
Board of Trustees

CIB FOUNDATION BOARD OF TRUSTEES

Mr. Hisham Ezz Al-Arab (Chairman)

Hisham Ezz Al-Arab is the Chairman and Managing Director of Commercial International Bank (Egypt) (CIB).

Mr. Ezz Al-Arab has an extensive career in global banking that spans over 39 years. He has held senior positions at JP Morgan, Merrill Lynch and Deutsche Bank in the United Kingdom and the United States.

Upon its establishment, Mr. Ezz Al-Arab assumed the position of Chairman of the CIB Foundation. Mr. Ezz Al-Arab is also a Director on the MasterCard Middle East & Africa Regional Advisory Board, and a principal member of the American Chamber of Commerce.

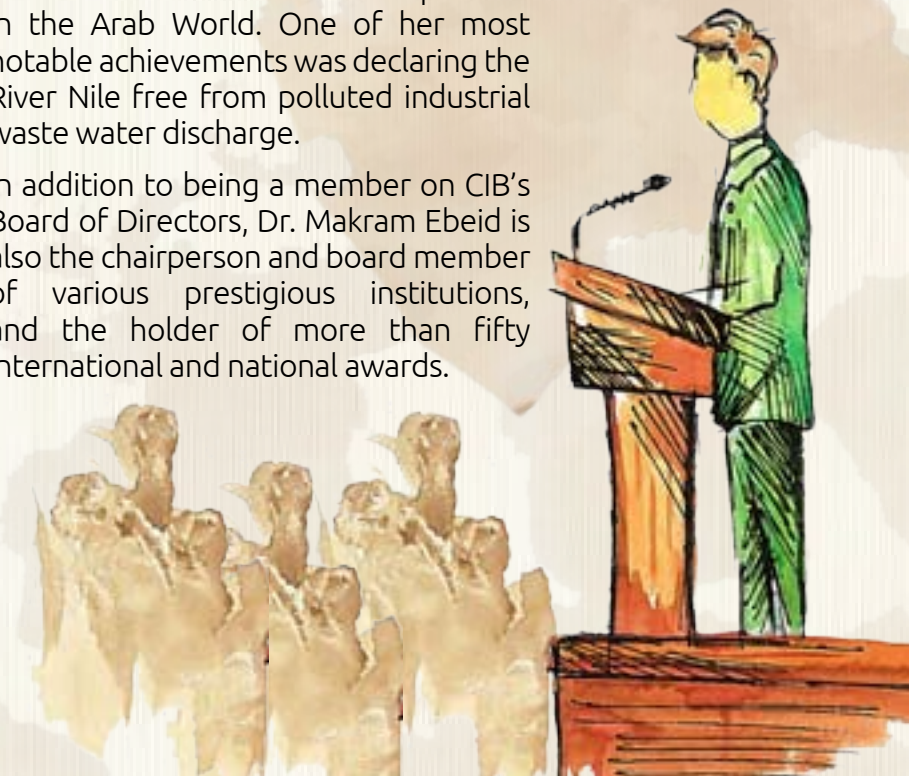
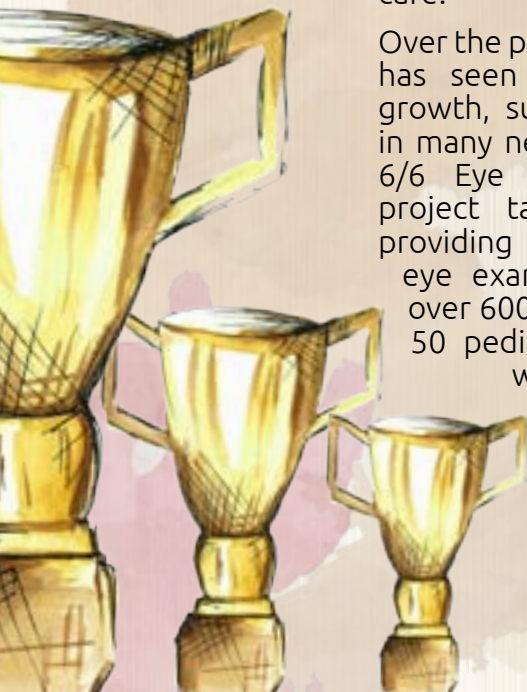
He was elected as a member of the Board of Trustees of the American University in Cairo (AUC) in November 2012, and in March 2013, was elected as Chairman of the Federation of Egyptian Banks.

Dr. Nadia Makram Ebeid (Member)

Dr. Nadia Makram Ebeid is presently the Executive Director of the Centre for Environment and Development for the Arab Region and Europe (CEDARE), an international diplomatic position she assumed in January 2004.

Dr. Makram Ebeid was Egypt's first Minister of the Environment and the first female minister to hold this position in the Arab World. One of her most notable achievements was declaring the River Nile free from polluted industrial waste water discharge.

In addition to being a member on CIB's Board of Directors, Dr. Makram Ebeid is also the chairperson and board member of various prestigious institutions, and the holder of more than fifty international and national awards.



CIB FOUNDATION BOARD OF TRUSTEES

Mr. Rafik Madkour (Treasurer)

Rafik Madkour is currently Deputy CEO Institutional Banking and Group Treasurer at CIB.

After graduating from the Faculty of Commerce at Cairo University, Mr. Madkour joined CIB in 1978, and has served in different departments of the Bank, including Book Keeping, Money Transfer, Treasury and the Dealing Room.

Ms. Pakinam Essam El Din Mahmoud (Member)

Pakinam Essam El Din Mahmoud serves as the Chief Risk Officer (CRO) at CIB, a position she has held since January 2011.

Ms. Mahmoud is also championing the bank's Enterprise Risk Management (ERM) Framework.

Ms. Mahmoud is a key member of CIB's High Lending and Investment, Assets & Liabilities Management, Consumer Risk, Operational Risk, Sustainability Steering, Senior Business Banking, Consumer Risk, HR and Security Committees.

Ms. Mahmoud joined CIB in 1988, post her graduation from the Faculty of Economics and Political Science - Cairo University, and has over 28 years of experience in Risk Management and Banking.

CIB FOUNDATION BOARD OF TRUSTEES

Mr. Hossam Abou Moussa (Member)

Hossam Abou Moussa is a Director at Actis. He joined Actis in 2006, taking on responsibility for originating, executing and managing transactions in the Financial Services and Industrials sectors in Egypt and North Africa. Prior to Actis, he worked at EFG-Hermes Private Equity. He also sits on the Board of Emerging Markets Payments Holdings (EMP), a leading Payments Company in Africa and the Middle East.

Mr. Abou Moussa has over 16 years of experience in private equity. He is also a CFA Charter holder, and has an MBA from Oxford and a BA in Business Administration and Finance from the American University in Cairo.

Ms. Maha El-Shahed (Member)

Maha El-Shahed is currently Office Manager to the Chairman and Managing Director of CIB, a position she has held since 2003.

Ms. El-Shahed has been assisting the Bank's senior management since 1984. Additionally, she has held the position of Secretary to the Board of Directors of CIB since mid-2007.

Ms. El-Shahed holds a degree in Business Administration from the American University in Cairo (AUC).



CIB FOUNDATION BOARD OF TRUSTEES

Ms. Nadia Moustafa Hosny (Secretary General)

Nadia Moustafa Hosny is the former Division Head of the Centralized Banking Services, Custody and Capital Markets at CIB.

Ms. Hosny graduated from the Faculty of Commerce at Cairo University, before joining CIB in 1981. She has worked in different departments of the Bank, including the Money Transfer Department, Central Processing Unit (CPU), as well as the Custody Operations and Bookkeeping Department.

In addition, Ms. Hosny has been a CIB Sustainability Ambassador since 2013, and a member of the Social Development Committee in the Federation of Egyptian Banks since May 2014.

BUDGET & FINANCING

Through the generous support of CIB shareholders, 1.5% of Commercial International Bank's annual net profit was allocated to the CIB Foundation in 2015. It is with this funding that the CIB Foundation supports initiatives that allow Egypt's children to embark on healthy new beginnings.

One hundred percent of the Foundation's budget, as well as all donations made to the Foundation's dedicated account, are channeled towards the implementation of child development projects.

Through the coordinated efforts of the Foundation's Board of Trustees, staff, and CIB volunteers, the Foundation ensures its resources are spent efficiently to reach the greatest number of beneficiaries.

The table on the following two pages outlines the CIB Foundation's expenditures on social development projects in 2015.



BUDGET & FINANCING

Recipient	Purpose	Donation in EGP	Date
Gozour Foundation for Development	6/6 eye exam caravans (first installment)	900,000	January 2015
Rotary Club of Kasr El Nil	606 complex eye surgeries	1,037,857	2015
Children's Cancer Hospital 57357	Annual operating costs	3,500,000	February 2015
Aswan University Hospital	Furnishing for the Pediatric Department	75,000	February 2015
ADVANCE Society	Building 2 (final installment)	450,000	March 2015
Friends of Abu El Rish Children's Hospital Organization	Emergency Ward (final installment)	2,000,000	March 2015
Gozour Foundation for Development	6/6 eye exam caravans (final installment)	600,000	March 2015
Egyptian Liver Care Society	Virus C-Free Child Program (second installment)	2,510,000	March 2015
Sohag and Aswan University Hospitals	Pediatric Ward Equipment (final installment)	5,100,000	April 2015
Mansoura University Children's Hospital	Endoscopy equipment (final installment)	525,000	April 2015
MOVE Foundation	Premises Renovation	1,300,000	June 2015

BUDGET & FINANCING

Recipient	Purpose	Donation in EGP	Date
Egyptian Red Crescent	Renovation of the Al-Nahda community health center (first installment)	450,000	June 2015
Gozour Foundation for Development	6/6 eye exam caravans (first installment)	2,374,464	June 2015
Magdi Yacoub Heart Foundation	50 pediatric open heart surgeries	3,815,000	July 2015
Children's Cancer Hospital 57357	Intraoperative MRI (first installment)	5,602,400	August 2015
African Leadership Academy	Supporting the tuition of two students for two years (first installment)	5,911	August 2015
Friends of Abu El Rish Children's Hospitals Organization	Annual operating costs of the ICU	2,000,000	October 2015
Egyptian Red Crescent	Renovation of the Al-Nahda community health center (final installment)	450,000	December 2015
Gozour Foundation for Development	6/6 eye exam caravans (final installment)	1,582,976	December 2015
Takatof Foundation	16 blood donation campaigns (618 bags)	-	2015

CIB FOUNDATION PROJECTS

National Cancer Institute

Computed Tomographic (CT) Scanner

In September 2015, the CIB Foundation's Board of Trustees approved the purchase of a pediatric Computed Tomographic (CT) scan machine for the Department of Radiology at the National Cancer Institute at a cost of EGP 3.15 million.

The National Cancer Institute is the largest hospital serving cancer patients in Egypt. It was established at Cairo University in 1969 and currently receives

around 140 children with cancer daily, of whom around six to eight patients are newly diagnosed.

The Department of Radiology currently receives some 30 patients daily, in addition to the 10-15 emergency cases that are turned away due to long waiting lists. The dedicated piece of equipment will allow the Department to increase the number of urgent cases it can take in daily, decrease mortality and morbidity rates as early diagnosis rates climb, and eliminate the pediatric waiting list.



CIB FOUNDATION PROJECTS

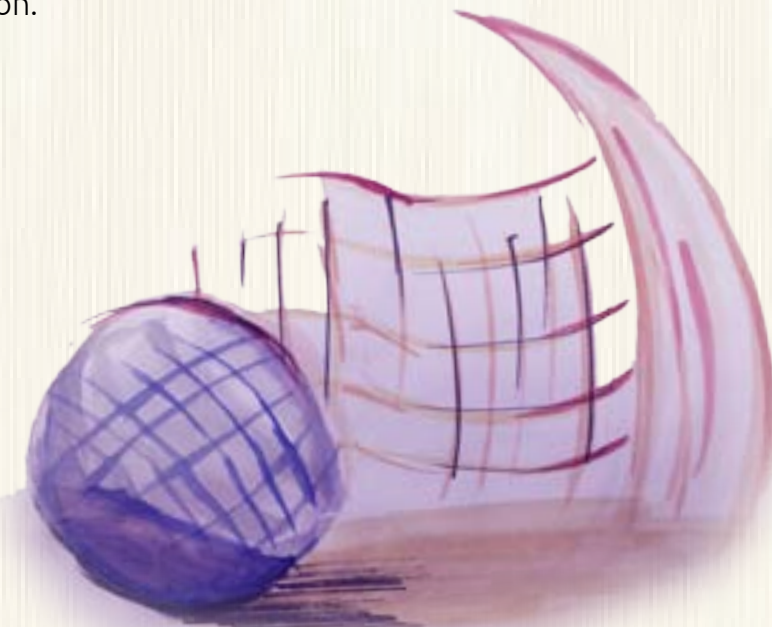
Children's Cancer Hospital 57357

Intraoperative MRI and Annual Donation

In line with its long-term partnership with the Children's Cancer Hospital 57357, the CIB Foundation has provided the hospital with an intraoperative MRI machine at a cost of over EGP 10 million. This machine will allow doctors to perform on-the-spot MRI procedures inside the operating room, precisely identifying cancer cells and minimizing the number of invasive surgical procedures pediatric patients are subjected to.

The hospital estimates that with this piece of equipment, the first of its kind in the Middle East, they should be able to increase their treatment rate from 65% to 85-90%, which should also drive up the patient turnover rate.

Additionally, the hospital expects its cure rate to increase from 60% to 75-80%. As another demonstration of the Foundation's commitment to the Children's Cancer Hospital, EGP 3.5 million was donated in February 2015 to fund patient care and contribute to the construction costs of the hospital's expansion.



57357

CIB FOUNDATION PROJECTS

Gozour Foundation for Development

6/6 Eye Exam Caravans

In January 2015, the CIB Foundation reaffirmed its long-standing partnership with the Gozour Foundation for Development to fund 18 eye exam caravans in public elementary schools across Egypt between February and April 2015. This represented the fifth phase of the project. The Gozour Foundation for Development is the non-governmental arm of the Center for Development Services (CDS).

The CIB Foundation allocated EGP 1.5 million in two tranches to fund caravans in the governorates of Cairo, Giza, Ismailia, Beni Suef, Minya, Sohag and Qena through the 6/6 Eye Exam Caravan Program. Through a partnership with Alnoor Magrabi Foundation, the caravans are designed to provide public school students with free eye exams, eyeglass frames and lenses, eye medication as well

as in-depth eye-exams and referrals to private hospitals for complex cases.

Each caravan includes 15-20 doctors, nurses and coordinators, and is fully equipped with advanced equipment, a fully stocked pharmacy and an eyeglass shop. Each one-day caravan targeted 500 children, with a total of 9,000 children receiving free eye exams and necessary care and consultation by the end of the project.

In mid-2015, the partnership with the Gozour Foundation was renewed, with EGP 3.96 million allocated for the sixth phase of the project. Throughout the 2015/2016 academic year, the CIB Foundation will implement 36 one-day caravans, providing free eye exams and care to 18,000 students in 11 governorates across Egypt.

CIB staff members and their families also participated in bag-packing events, where thousands of school bags were packed with soap, towels and educational material for the student beneficiaries of the program. These events provided valuable opportunities for the children of CIB staff to learn about the Foundation's activities and give back to the community.



CIB FOUNDATION PROJECTS

ADVANCE Society for Persons with Autism & Other Disabilities

Finishing Works in the Society's New Premises

In March 2015, the CIB Foundation fulfilled its EGP 1.5 million commitment to the ADVANCE Society for Persons with Autism & Other Disabilities to complete finishing works in Building II of their new premises in New Cairo.

The ADVANCE Society is a non-profit organization founded in 1999 by a group of parents of persons with autism and other developmental disabilities. The Society activities seek to allowing individuals with any and all mental disabilities to reach their utmost potential.

Building II, where workshops, specialized therapies, trainings and administration work are conducted, required a number of amenities, including water, sewage, fire and irrigation networks, concrete works and landscaping. Now fully functional, the team at the ADVANCE Society's new premises is able to provide a wide range of services.

Rotary Club of Kasr El Nil

1,000 Eye Surgeries

In 2015, the CIB Foundation, in collaboration with the Rotary Club of Kasr El Nil, donated EGP 1.5 million to support the Children's Right to Sight (CRTS) program. The CRTS program is dedicated to eradicating blindness and supporting children and infants requiring critical eye surgeries. The CIB Foundation donated EGP 1,037,857 to cover the costs associated with the 606 surgeries completed in 2015.



CIB FOUNDATION PROJECTS

Aswan University Hospital

Renovation and Outfitting of Pediatric Units

In April 2015, the CIB Foundation fulfilled its EGP 6 million commitment to renovate and outfit the Pediatrics Department of the Aswan University Hospital. Due to the lack of medical services and resources in the area, the hospital had been referring approximately 70% of its patients to other governorates, such as Asyut, the closest governorate, approximately 70 km away, and Cairo. The hospital's renovated units were inaugurated on July 9, 2015.



Friends of Abu El Rish Children's Hospitals Organization

Emergency Ward and Reception Area

In March 2015, the CIB Foundation fulfilled its EGP 10 million commitment to the Friends of Abu El Rish Children's Hospitals Organization to renovate and upgrade the Abu El Rish El Mounira Hospital's Emergency Ward and Reception Area. The renovation was critical, allowing the hospital to provide top-quality services and care to incoming patients. The renovation included restructuring the facility to streamline movement and operations, and providing services such as lab work, x-rays and blood transfusions at higher speeds. Additionally, the work included fully-equipping the unit to handle high-risk cases and establishing intensive care areas. Now fully functional, the ward is able to provide emergency services for roughly 90,000 children a year.

Additionally, in October 2015, the CIB Foundation renewed its ongoing partnership with the Organization to support the EGP 2 million operating costs of the El Mounira Hospital's CIB Foundation-funded Intensive Care Unit (ICU).

CIB FOUNDATION PROJECTS

Egyptian Liver Care Society

Children Without Virus C Program

In early 2014, the CIB Foundation dedicated over EGP 6 million to fund the Egyptian Liver Care Society's Children Without Virus C (C-Free Child) program. The Egyptian Liver Care Society was established in 2008 with specific goals of caring for Hepatitis patients, raising doctor and nurse patient-care skills, providing financial support to Hepatitis patients (including liver transplants), and increasing the number and quality of Hepatitis-treatment centers in Egypt.

The C-Free Child program is the only program of its kind in Egypt, screening and treating children with Hepatitis C for free.

Over the course of 24 months, beginning in September 2014, the Society, in partnership with the National Committee for Combatting Viral Hepatitis, will screen 2,000 children and treat 300 identified with Hepatitis C. The project will also train a cadre of doctors and nurses, and raise general awareness on the disease among families and caregivers of children with the virus. The second installment of the project, EGP 2.51 million, was donated in March 2015.





CIB FOUNDATION PROJECTS

Rotary Club of Zamalek

Maxillo-Facial Center at the Cairo University Faculty of Dentistry

In September 2015, the CIB Foundation's Board of Trustees approved c. EGP 50,000 in annual operating costs for the CIB Foundation-funded Maxillo-Facial Center at Cairo University's Faculty of Dentistry. The Center was inaugurated in April 2014, and is one of the sole providers of highly specialized treatment for oral and nasal cavity deformities, congenital deformities in newborn babies and facial deformities caused by cancer.

Mansoura University Children's Hospital

Endoscopy Equipment for the Gastroenterology and Liver Unit

In April 2015, the CIB Foundation fulfilled its EGP 1.05 million commitment to the Gastroenterology and Liver Unit at Mansoura University's Children's Hospital, specifically for the purpose of providing three state-of-the-art pieces of endoscopy equipment.

Mansoura University Children's Hospital is a 25-year-old teaching hospital, and a major referral center for pediatric patients in Egypt and the surrounding region.

With the Foundation's donation, the unit was able to purchase a high-tech light source to make endoscopy procedures less invasive for pediatric patients, as well as two additional pediatric endoscopes. This equipment has allowed the unit to double the number of endoscopy procedures it is able to perform.

CIB FOUNDATION PROJECTS

African Leadership Academy

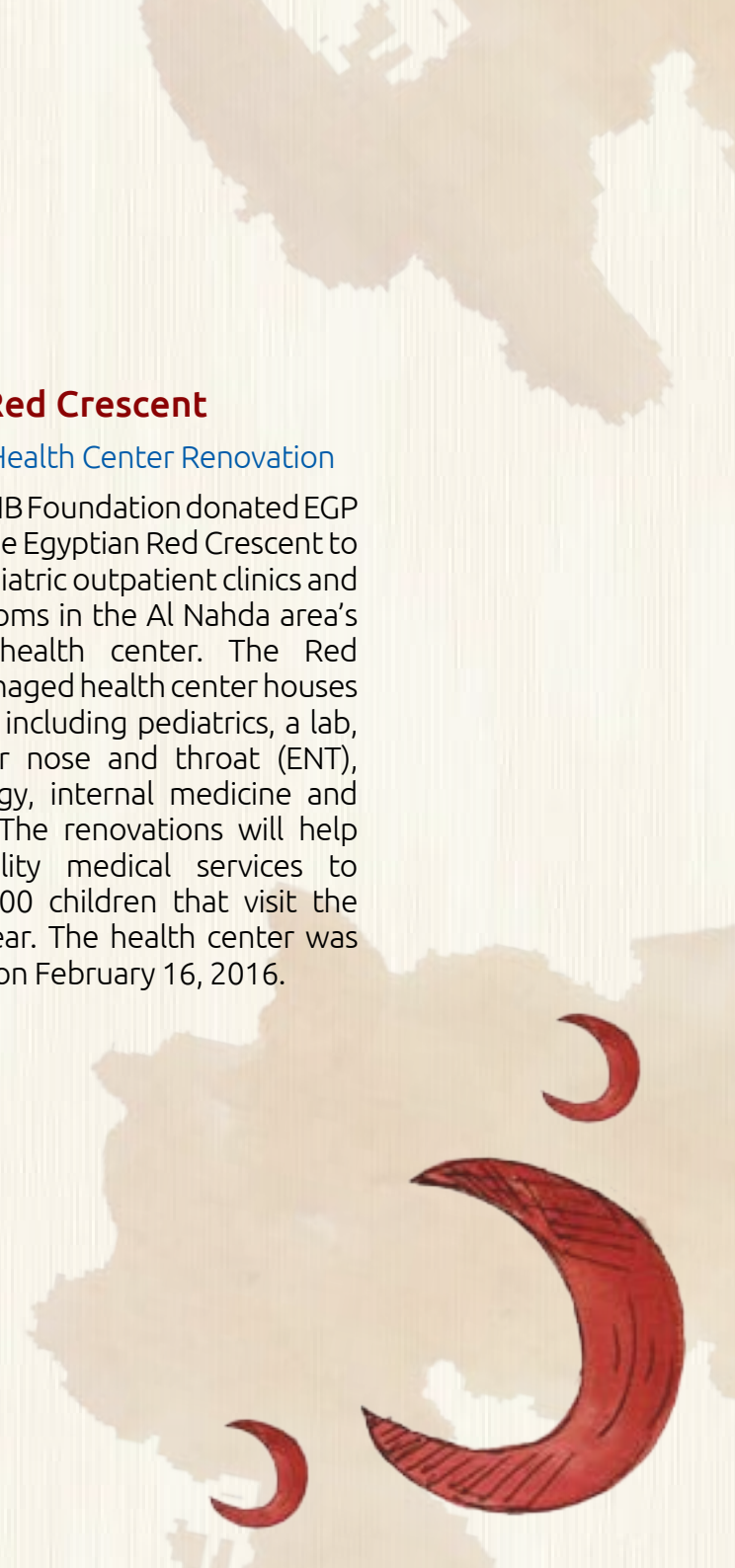
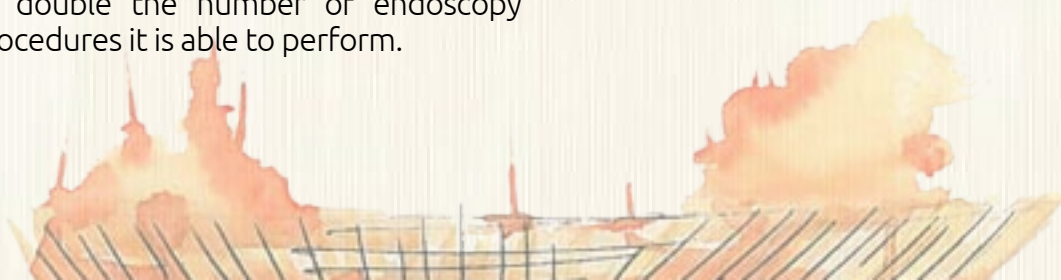
Full Tuition Support for Two Egyptian Students

In August 2015, the CIB Foundation fulfilled its first installment in a pledge to support two young Egyptian students completing their high school degrees at the African Leadership Academy (ALA) in Johannesburg, South Africa. The ALA seeks to develop the next generation of African leaders through the promotion of leadership, entrepreneurship skills, and in-depth African studies. The goal of the ALA curriculum is to provide young leaders with the knowledge and inspiration they need to become agents of positive change in the African continent.

Egyptian Red Crescent

Community Health Center Renovation

In 2015, the CIB Foundation donated EGP 900,000 to the Egyptian Red Crescent to renovate pediatric outpatient clinics and operating rooms in the Al Nahda area's community health center. The Red Crescent-managed health center houses seven clinics, including pediatrics, a lab, dentistry, ear nose and throat (ENT), ophthalmology, internal medicine and gynecology. The renovations will help provide quality medical services to roughly 24,000 children that visit the clinic each year. The health center was inaugurated on February 16, 2016.





CIB FOUNDATION PROJECTS

Magdi Yacoub Heart Foundation

Research Labs and 50 Open-Heart
Surgeries

In April 2015, the CIB Foundation's Board of Trustees approved the complete financing of two research labs in the Magdi Yacoub Heart Foundation's Aswan Heart Centre. The EGP 15 million project will be funded over three years, with EGP 8 million donated the in the first year.

The Centre hopes that these research labs will deepen the understanding of various heart diseases and shed light on possible therapeutic strategies.

Additionally, in July 2015, the CIB Foundation allocated EGP 3,815,000 to the Magdi Yacoub Heart Foundation to cover the costs associated with 50 pediatric open-heart surgeries. Through its ongoing donations, the CIB Foundation supports the Magdi Yacoub Foundation's efforts to drastically minimize the number of children on the open-heart surgery waiting list.

Yahiya Arafa Children's Charity Foundation

Pediatric Catheter Lab

The Yahiya Arafa Children's Charity Foundation is a long-standing partner of the CIB Foundation. In September 2015, the CIB Foundation's Board of Trustees approved the complete funding of a pediatric catheter lab at the Ain Shams University Hospital, under the supervision and management of the Yahiya Arafa Foundation. The roughly EGP 8 million project will see the creation of a dedicated pediatric unit, allowing the Hospital to separate adult and pediatric patients, conduct 100 procedures per month and reduce the waiting list by 90%.

CIB FOUNDATION PROJECTS

MOVE Foundation for Children with Cerebral Palsy

Premises Renovation

In 2014, the CIB Foundation committed EGP 2 million to the MOVE Foundation for Children with Cerebral Palsy in order to renovate their premises, allowing them to expand their operations. The MOVE Foundation was established in 2004 with the mission to positively impact the lives of the estimated 250,000 children living with the disability. The organization aims at mainstreaming those children into the public school system in order to allow them to become healthy, productive members of society.

In June 2015, the CIB Foundation fulfilled its first commitment to the MOVE Foundation by donating EGP 1.3 million for the purchase of their current premises. The CIB Foundation is currently in the process of funding the second and third stages of the project, which should see the complete renovation of the premises, as well as the purchasing of essential equipment.

Sohag University Hospital

Outfitting of Three Pediatric Intensive
Care Units

In April 2015, the CIB Foundation fulfilled its c. EGP 6 million commitment to equip three pediatric intensive care units at the Sohag University Hospital. The importance of the project cannot be overlooked, as there were no previous existing ICU facilities within the governorate. The units were inaugurated on May 4, 2015.



CIB FOUNDATION PROJECTS

Baladi Foundation

Ophthalmic Clinic in Aswan

In September 2015, the CIB Foundation's Board of Trustees approved an EGP 710,000 project to establish the first fully-equipped diagnosis and referral center for cases of glaucoma among children in Upper Egypt.

Through the project, the CIB Foundation will support the dedicated team of ophthalmologists at the Baladi Foundation in the early detection of the disease in 500 children. Additionally, the doctors will treat and perform follow-up

operations for this group. To compliment these activities, at least 50 pediatric glaucoma surgeries will be conducted, all the while raising awareness of the disease.

Additionally, the Baladi Foundation will conduct two events per year to train 25 specialized doctors in pediatric glaucoma issues.

CIB FOUNDATION PROJECTS

Egyptian Clothing Bank

Warm Egypt National Campaign

In its fourth year of partnership with the Egyptian Clothing Bank (ECB), the CIB Foundation donated EGP 1 million to support the Warm Egypt National Campaign. This campaign, an initiative of the Clothing Bank's 'One Million Blankets National Campaign,' includes the production of warm cotton jumpers for both sexes in all sizes for the needy. This allows ECB to provide support for families inside their homes through the blanket campaign and outside their homes with warm clothes.

Additionally, the program seeks to reinvigorate many small and medium-sized factories with new product lines, helping to increase production levels and increase economic activity. The donation was used to provide heavy jumpers to 50,000 children in seven governorates, including Sohag, Aswan, Assiut, Red Sea, Wadi El Gedid, and Luxor.





CIB FOUNDATION PROJECTS

Blood Donation Campaigns

[The Triple Effect](#)

Over the course of 2015, the CIB Foundation hosted 16 blood donation campaigns across its corporate offices. The campaign, in its third year at CIB, aims to encourage bank staff and customers to positively and effectively participate in an activity that can save the lives of thousands of patients across the country.

Initially, five campaigns were launched in Cairo, and under the leadership of bank staff outside Cairo, the program was expanded for the first time to include six additional campaigns in Damietta, Red Sea and Suez. In total, over 600 bags of blood were collected in 2015, potentially saving the lives of over 1,800 people.



CIB FOUNDATION PROJECTS

KidZania Cairo

[Edutainment trips](#)

Through CIB's long-term corporate sponsorship of KidZania Cairo, the CIB Foundation allocated 50 tickets each quarter to underprivileged children. Throughout 2015, the CIB Foundation organized multiple visits to the edutainment city through its partner organizations, where children were provided the opportunity to experience adult professions on a child-friendly scale. The CIB Foundation awarded this opportunity to underprivileged children, children with physical and mental disabilities, orphans and cancer patients.

