

AS PROMISED WE DELIVERED

CIB FOUNDATION ACTIVITY REPORT 2019



مؤسسة البنك التجاري الدولي
COMMERCIAL INTERNATIONAL BANK FOUNDATION
شعبة رقم 588 لسنة 2010



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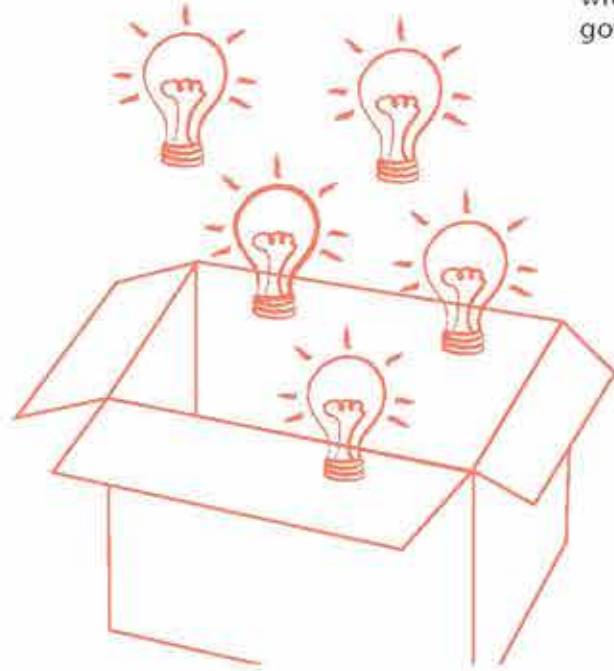
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Mission and Vision

The CIB Foundation seeks to ease the burden on families in need of affordable health care services. In pursuit of this vision, the CIB Foundation is committed to enhancing the quality of services in our partner institutions to provide the best possible care for young Egyptians.

A productive community requires a healthy citizenry, and the CIB Foundation strives to ensure that Egyptian children are receiving the care they deserve to lead the healthiest lives possible.

CIB Foundation aims at effectively and sustainably attaining the widest community reach targeting those most in need through working with public, private, and non-governmental healthcare providers.



Awards

Over the years, the CIB Foundation has been recognized for the work it does with local communities, receiving multiple awards that attest to our success in creating meaningful

and sustainable impact. In 2019, CIB received the "Middle East's Best Bank for Corporate Responsibility" award by Euromoney.



Middle East's Best Bank for Corporate Responsibility



Board of Trustees

Mr. Hisham Ezz Al-Arab

Founder and Chairman of the Board of Trustees

Hisham Ezz Al-Arab is the Chairman and Managing Director of the Commercial International Bank (Egypt) (CIB). Mr. Ezz Al-Arab has an extensive experience in global banking that spans over 40 years. He has held senior positions at JP Morgan, Merrill Lynch and Deutsche Bank in the United Kingdom and the United States.

His passion to give back to society culminated in the establishment of CIB Foundation. Upon its establishment in 2010, Mr. Ezz Al-Arab assumed the position of Chairman of the Board of Trustees. Since then CIB Foundation became a leading Egyptian voice for universal access to quality healthcare extended to underprivileged children.

Having secured CIB shareholders' blessing to commit 1.5% of CIB's annual profits to finance the foundation's activities, Mr. Ezz Al-Arab and CIB Foundation Board of Trustees took Egyptian philanthropy to a whole new level.

Mr. Ezz Al-Arab was elected –for the 2nd term- as Chairman of the Federation of Egyptian Banks. He is also a Co-chair of the Institute of International Finance's Emerging Markets Advisory Council, a non-executive director of the board of Fairfax Africa, a non-executive director of the board of Ripplewood Advisors MENA Holdings Limited and a Director of MasterCard Middle East & Africa Regional Advisory Board.

Under Mr. Ezz Al-Arab's leadership, CIB has received numerous prestigious international accolades, a testament to the Bank's excellence in management and outstanding performance over the years. Among other awards, CIB received "Middle East's Best Bank for Corporate Responsibility" and "Best Bank in Egypt" awards by Euromoney in 2019 and "Best Bank in Egypt" by Global Finance in 2019. In 2019, CIB became the first Arab and African company to be included to 2019 Bloomberg Gender Equality Index (GEI) based on 2018 reports and figures which reinforces CIB corporate social responsibility. Mr. Ezz Al-Arab was rewarded "CEO of the Year" by Global Investor in 2019.

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. Some of her most notable achievements were raising environmental awareness through mainstreaming environmental considerations into Egypt's national development policies as well as declaring the River Nile free from polluted industrial wastewater discharge.

In addition to being a former member of 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.

Board of Trustees

Mr. Amr El-Ganainy

Member

Mr. Amr El Ganainy joined CIB in 2004 as General Manager, Financial Institutions Group. In January 2010, he assumed his role as President of the Global Customer Relations Department.

He is also the Chairman of International Securities & Services Co. (Falcon Group), a Chairman of the Normalization Committee, Egyptian Football Association, Board Member of CI Capital Holding Co., Board Member of Misr for Central Clearing, Depository and Registry Co., Board Member of The Egyptian Holding Co. for Airports and Air Navigation, General Assembly Member of Egyptair Holding Co., Honorary Chairman of both Interarab Cambist Association (ICA) and Egyptian Dealers Association (ACI Egypt) and a member of the American Chamber of Commerce in Egypt.

He was the Chairman of CI Asset Management Co., Chairman of Commercial International Brokerage Co., Board Member of Telecom Egypt Co., Board Member of TE Data, Executive Board Member of ACI International (The Financial Market Association), Board Member of Royal & Sun Alliance Insurance Co. and the Chairman of Capital Securities Brokerage Co.

Prior to joining CIB, Mr. El Ganainy worked at the United Bank of Egypt as General Manager, Treasurer and Head of Correspondent Banking, Chief Dealer of Export Development Bank and started his career as a Dealer at Suez Canal Bank.

Mr. Rafik Madkour

Treasurer

Rafik Madkour is currently the Consultant to the CEO 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. He also served as Deputy CEO Institutional Banking and Group Treasurer.

Board of Trustees

Mr. Hossam Abou Moussa

Member

Hossam Abou Moussa is a Partner at Actis, the leading growth markets investor. He joined Actis in 2006 and is based in the Cairo office. Hossam is responsible for origination, execution and managing transactions in the Financial Services sector across Actis' markets, with a focus on Africa and South and Southeast Asia. Prior to this, he led investments in the North Africa region.

Hossam has played a leading role in a number of investments for Actis including Fawry (leading electronic payment network in Egypt), GHL Systems (independent payments company in Southeast Asia), Integrated Diagnostics Holdings (leading medical diagnostics business in Egypt), Emerging Markets Payments (first pan-African payments platform, and Commercial International Bank (largest commercial bank in Egypt).

Hossam has 20 years of experience in growth markets private equity. He joined Actis from EFG-Hermes Private Equity, a leading regional private equity investor where he was part of an Egypt-focused buyout fund.

Hossam holds an MBA from the University of Oxford and a BA in Business Administration and Finance from the American University in Cairo. He is a CFA charter holder.

Ms. Maha El-Shahed

Member

Ms. Maha El-Shahed - the Secretary to the Board of Directors of CIB, and the Office Manager to the Chairman and Managing Director of CIB.

Since she joined the Bank, Ms. Maha El-Shahed has been assisting CIB senior management after obtaining her degree in Business Administration from the American University in Cairo (AUC) in 1983.

Ms. Nadia Moustafa Hosny

Secretary General

Nadia 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 and Financing

The CIB Foundation, supported by 1.5% of CIB's annual net profit of 2018 from the generous CIB shareholders and donations made to its fundraising account. 100% of the proceeds are channeled towards community projects with the aim of improving child healthcare

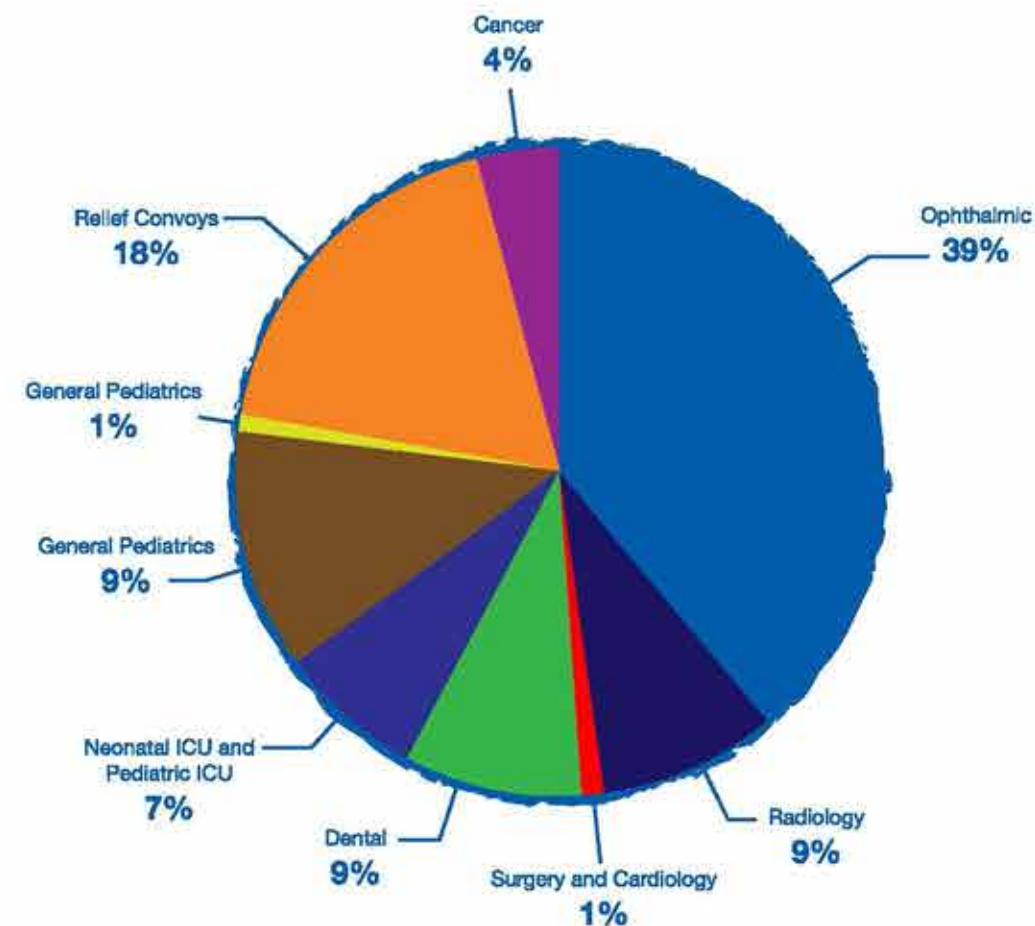
services. The Foundation seeks to ensure that its resources are spent efficiently to reach the greatest number of beneficiaries through the coordinated efforts of the Foundation's Board of Trustees, Foundation staff and CIB volunteers.



Project/Beneficiary	Purpose	Donation in EGP
Children Cancer Hospital 57357	Purchase 33 patient monitors and four central station units, and to fund key activities for the hospital's Cairo and Tanta branches	22,734,211
Magdi Yacoub Heart Foundation	Cover the costs of 135 pediatric open-heart surgeries to underprivileged children with congenital heart diseases at Aswan Heart Center	13,500,000
6/6 Eye Exam Convoys Project	Covering the eye exam convoys for the 2nd term of the school year 2018/2019 and 1st term of the school year 2019/2020 in Sohag, Qena, Luxor, Aswan, Bani Suief and Minya governorates	20,174,447
Abu El-Beesh Children's Hospital	Purchase a fluoroscopy x-ray machine for the Radiology Department and a laparoscopy and thoracoscopy machine for the Pediatric Surgery Department	7,377,368
Faculty of Oral and Dental Medicine Cairo University	Fund the purchase of equipment and supplies for the Pediatric Dentistry Clinic in El Kasr El Aini, and to fund establish a new clinic in El-Sheikh Zayed	4,854,602
Yahiya Arata Children's Charity Foundation	Supporting the annual operating costs of 5 pediatric units in Ain Shams University Hospitals	4,000,000
Cairo University Hospitals - Faculty of Medicine Cairo University	Purchase a state-of-the-art CT Scanner (128-slice)	3,901,762
Egyptian Clothing Bank	Manufacture and distribute 45,000 children winter training suits across Egypt	3,375,000

Project/Beneficiary	Purpose	Donation in EGP
Gift of Life Project	Cover the costs of 66 pediatric open-heart surgeries to underprivileged children with congenital heart diseases at El Kasr El Aini Hospital	2,463,177
Our Kids our Future Project	Covering 24 medical convoys in under-served regions in the Fayoum Governorate	2,044,820
Children's Right to Sight Program	Covering 404 eye surgeries for underprivileged children	1,676,061
Al-Hassan Foundation for Differently Abled Inclusion	1st tranche covering 25 customized wheelchairs for unprivileged children	1,000,000
The National Foundation for Family and Community Development	Outfitting a specialized center for the rehabilitation of autistic children	719,867
Children Without Virus C Program	Covering the cost of medication for 377 children with Virus C	600,000
MOVE Foundation for Children with Cerebral Palsy	Supporting the annual operating costs MOVE Foundation for Children with Cerebral Palsy	456,300
Benha University Hospital	Outfitting the Neonatal ICU (NICU) and Pediatric ICU (PICU) at Benha University Hospital	415,000
National Hepatology and Tropical medicine research institute	Treating 12 children infected with Virus C	109,800
Together for a Change Project	Final tranche of Together for a Change Project implementing comprehensive community development projects in Sohag, Assiut, and Qena	82,323

CIB Foundation Beneficiaries in 2019



2019 Projects

In 2019, the Board approved a number of new projects in addition to its ongoing efforts to improve the quality of healthcare services provided to children across Egypt in accordance with the UN Sustainable Development Goals particularly:

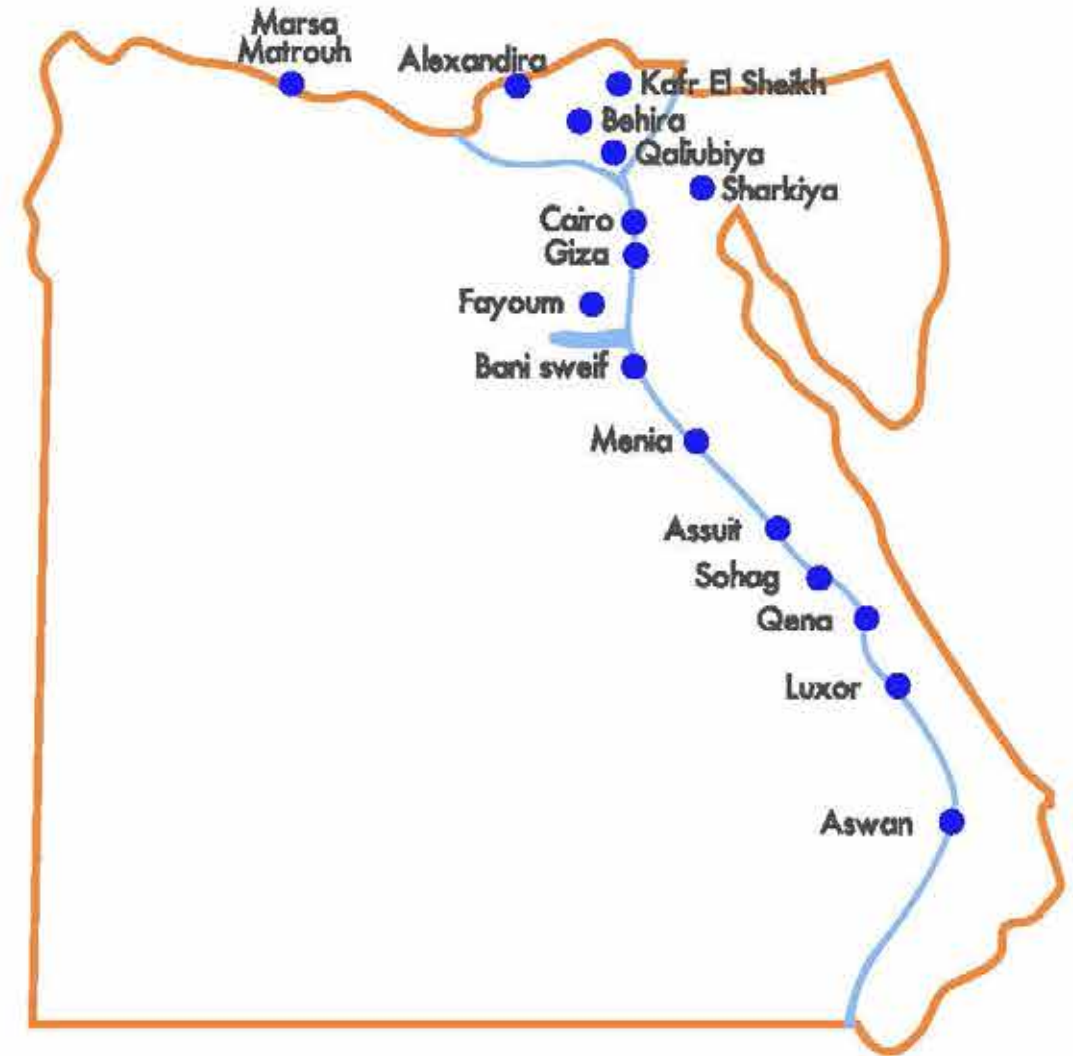


Good health and well-being



Partnerships for the goals

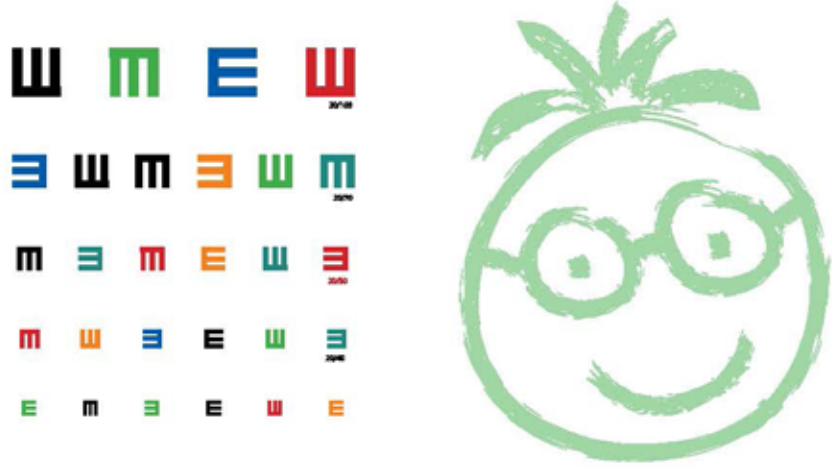
CIB Foundation was able to reach 16 Governorates in 2019



6/6 Eye Exam Convoys

In April 2019, the Board allocated EGP 21.57 million to fund the deployment of 100 eye exam convoys in collaboration with Gozour Foundation for Development to provide free eye examinations to 80,000 students in underprivileged primary schools in the Beni Suef and Minya governorates. In addition to the exams, an awareness campaign was launched about personal hygiene and ophthalmic health. The children also received a backpack with a hygiene kit, coloring books and colored pencils.

Throughout 2018 and until January 2019, the Foundation disbursed the final tranches of an EGP 50.52 million contribution to fund 264 eye exam convoys across the governorates of Sohag, Qena, Luxor and Aswan, benefiting 158,400 children over a three-year period. Since 2012, CIB Foundation has sponsored a total of 341 convoys in 271 public schools, benefiting 201,283 students in more than 20 governorates.

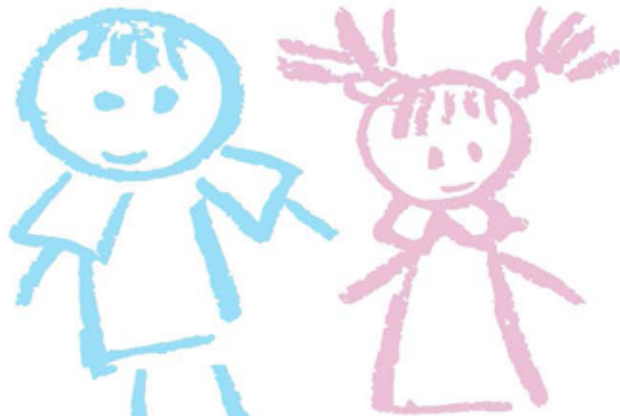


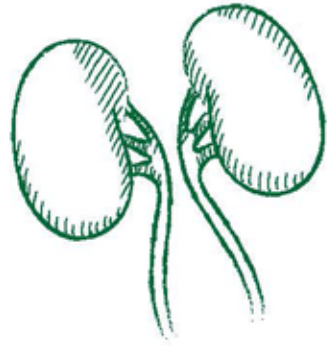
Children's Cancer Hospital 57357

Building on the longstanding partnership the Foundation has had with the Children's Cancer Hospital 57357, the Foundation allocated EGP 20 million in April 2019 to enable the hospital to acquire an integrated system that connects, manages and monitors infusion and syringe pumps during chemotherapy sessions. This is crucial to the hospital as each patient requires a minimum of two syringe and infusion pumps per session. The Foundation will purchase 390 infusion pumps and 216 syringe pumps, as well as auxiliary equipment. This initiative is expected to benefit around 9,000 children annually.

In addition, the Board allocated EGP 4 million to fund key activities for the hospital's Cairo and Tanta branches including pathology lab, blood banks, radiology laboratories, medication, radiotherapy, nuclear medicine and supplies.

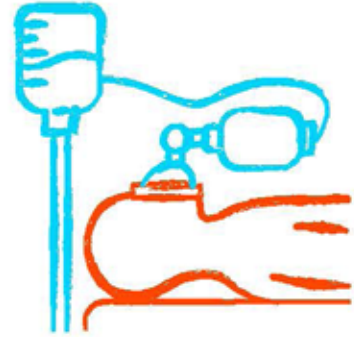
The Foundation also funded an initiative with a total budget of EGP 18.73 million to purchase 33 new monitors and four central station units to support the surgical intensive care unit, the intensive care unit and the bone marrow transplant unit, which will be connected with the hospital's information system to automate reports on the status of patients' vital signs.





Outfitting and Expanding the Pediatric Dialysis Unit - Sohag University Hospital

The Board allocated EGP 16.87 million in April 2019 to expand and outfit Sohag University Hospital's pediatric dialysis unit. As the largest unit serving children with kidney diseases in Upper Egypt, there was a pressing need for the hospital to expand. The new dialysis unit will feature an ICU, a plasma separation room, 16 new dialysis machines and a central delivery system that will lower infection rates. This unit is expected to serve approximately 5,000 children each year.

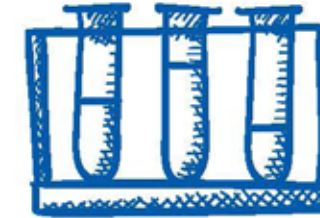


Outfitting and Expanding the Pediatric Surgery Unit - South Valley University Hospital in Qena

The Board allocated EGP 14.75 million in April 2019 to establish a pediatric surgery unit at the South Valley University Hospital, which serves many governorates in Upper Egypt and the Red Sea. The unit will be equipped with state-of-the-art facilities including a surgical theatre, a pediatric ward (eight beds), an ICU (two beds) and a diagnostic unit. The hospital, one of few in the region, will work to minimize the risk of traveling for critically ill patients and to increase the capacity of the emergency and accidents department to operate on 600 children instead of 150 each year.

Benha University Hospital

The Foundation granted Benha University Hospital EGP 12.48 million to equip it with 40 incubators and 10 pediatric ICU beds. This planned expansion will enable the hospital to serve approximately 3,500 children each year in Benha and the surrounding areas.



Cairo University Hospitals - Faculty of Medicine Cairo University

The Foundation allocated EGP 11.6 million to equip Cairo University Hospitals with a state-of-the-art CT Scanner (128-slices) to detect congenital defects and tumors in the nervous, motor, digestive, urinary and reproductive systems along with examinations of heart arteries. The device is expected to provide scans for 6,000 children each year.





Magdi Yacoub Foundation (MYF)

Pediatric Open-Heart Surgeries Project

The Foundation allocated EGP 10 million to perform 100 pediatric open-heart surgeries.

In July 2018, the Foundation allocated 7 EGP million to the Magdi Yacoub Heart Foundation to cover the costs of 70 pediatric open-heart surgeries, in line with its commitment and support of the Magdi Yacoub Foundation's efforts to reduce the number of children on the open-heart surgery waitlist. The first tranche, worth 3.5 million EGP, was disbursed in October 2018, with the remainder donated in January 2019.



Ain Shams University Children's

Hospital Medical Staff Capacity Building in Collaboration with Great Ormond Street Hospital (GOSH)

The Foundation will fund a five-year training program for 150 members of the Ain Shams medical staff team (including doctors, nurses, and technicians) with a total budget of GBP 880,000 in partnership with Great Ormond Street Hospital (GOSH) in London. This initiative follows the upgrade of the hospital's facilities and equipment in line with international standards.

Following the program, Ain Shams University Children's Hospital is expected to double its capacity and serve an additional 67,200 children each year along with enhancing its overall level of care.

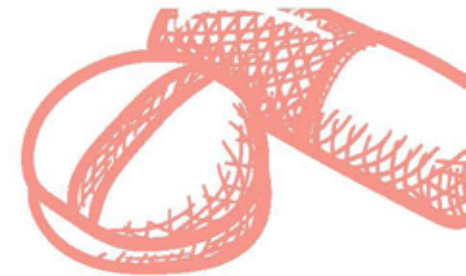


Outfitting the Pediatric Ophthalmic Clinic – Alexandria University Hospitals

The Board approved a budget of EGP 4.64 million to outfit the pediatric ophthalmic clinic at Alexandria University Hospital, considered to be a center of excellence that serves underprivileged families in the Alexandria and Delta regions. This initiative is expected to benefit 8,750 children each year.

Yahiya Arafa Children's Charity Foundation

The Foundation along with its longstanding partner, the Yahiya Arafa Children's Charity Foundation, sponsored the annual operating costs of five intensive care units at Ain Shams University Hospitals: pediatric congenital heart defect unit, pediatric heart surgery unit, two neonatal ICUs, and pediatric surgery unit and with a budget of EGP 4 million. These units serve around 14,500 children each year.





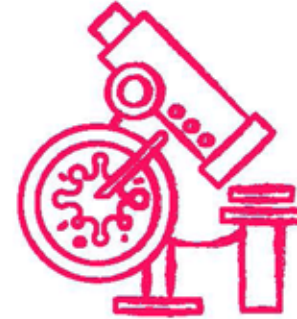
Outfitting and Operating 2 Mobile Clinics - Raei Masr Foundation for Development

In April 2019, the Board allocated EGP 3.52 million to launch two mobile clinics providing comprehensive medical services including pediatrics, ophthalmology and internal medicine to children in remote areas of Upper Egypt. The clinics will provide the children with checkups as well as medical referrals for specialized cases and medication. The clinics are expected to examine around 96,000 children each year.



Egyptian Clothing Bank (ECB)

In April 2019, the Foundation allocated EGP 3.38 million to fund its annual collaboration for the sixth year with the Egyptian Clothing Bank, which seeks to supply underprivileged children across all governorates with warm clothing during the winter season. Through the fund, 45,000 winter training suits will be distributed on children across the country.



Sporting Students' Hospital

The Foundation granted the Sporting Students' Hospital EGP 3 million to acquire a new six-color flow cytometry device that assists in the accurate diagnosis of leukemia and cancer in the lymph nodes. The device is expected to help diagnose 1,200 children each year.

Pediatric Burn Patient Surgeries

The Foundation allocated EGP 2 million in April 2019 to fund its second collaboration with the Ahi Masr Foundation to cover the costs of surgeries for more than 200 pediatric burn patients at a number of hospitals including El Kasr El Eini, Ain Shams Specialized Hospital, El Demerdash Hospital and others. This collaboration comes in response to a severe lack of medical care available for burn victims across Egypt, with children under 18 years old making up approximately one quarter of the total number of victims.





True Light Society Association for the Visually Impaired

In collaboration with the True Light Society Association, which seeks to integrate children with visual disabilities into society, the Foundation allocated EGP 1.23 million to fund the project. The project's integration aims to culturally and athletically assist visually impaired children in their general life needs and to incorporate visually impaired children into the public schooling system. Equipment provided by the Foundation include Braille typewriters and books, visual assistants, school supplies and others. Training programs are also made available for the children and their parents. This project will benefit 470 children with visual impairments.



Maxillofacial Unit – Faculty of Dentistry Cairo University

The Foundation allocated EGP 90,000 to replace Cairo University Hospital's sterilization device in its maxillofacial unit, further to the upgrades the unit received in 2013 including two dental units, two electric suction motors, an autoclave sterilizer and a dental cabinet, worth a total of EGP 370,000.

The Foundation also provided EGP 90,000 to cover the maxillofacial unit's materials and consumables. The unit serves approximately 540 children each year.



MOVE Foundation for Children with Cerebral Palsy

Building on its longstanding partnership with the MOVE Foundation, the Board allocated EGP 1.2 million to support the operating costs of the organization to help accommodate more children. This fund is expected to cover costs to provide care for 100 children with cerebral palsy. MOVE Foundation has positively impacted the lives of approximately 250,000 children with cerebral palsy living in Egypt since its establishment in 2004.

In April 2018, the Foundation allocated EGP 608,000 to fund the operating costs of the MOVE Foundation's headquarters. The fund was disbursed in full in July 2019.



Our Kids Our Future Project

The Board approved the allocation of EGP 4.1 million to fund a project in partnership with Ibrahim Badran Foundation, which will deploy 48 medical convoys in underserved regions in the Fayoum Governorate. The convoys will offer medical services from a team of qualified doctors in various disciplines who will extend medical services to approximately 30,000 children each year.





Al-Hassan Foundation for Differently Abled Inclusion

In line with the Foundation's commitment to supporting children with special needs, the Board allocated EGP 4 million to provide 100 children with wheelchairs in cooperation with the Al-Hassan Foundation for Differently Abled Inclusion. These wheelchairs, designed for permanent users, are tailor-made in Germany based on each child's needs. Each wheelchair can serve the child for five years, after which the Foundation may redistribute to other children or make use of the chairs as spare parts.



Children Without Virus C Program

The Foundation has dedicated EGP 5.1 million to fund Children Without Hepatitis-C program in collaboration with the Egyptian Liver Care Society. The Foundation disbursed EGP 1.11 million to cover x-rays, preventative and therapeutic supplies for infected children in 2018, with an additional EGP 600,000 in 2019 to cover the cost of medication for 377 infected children.

Children's Right to Sight Program

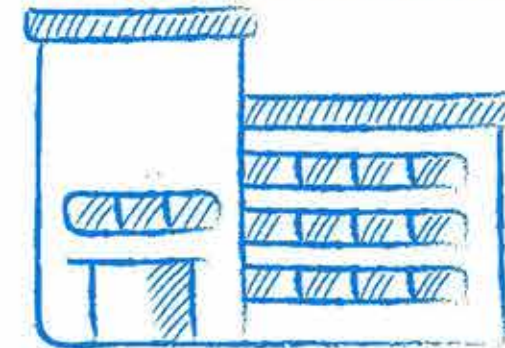
Over the course of 2019, the CIB Foundation donated around EGP 1.67 million to cover 394 surgeries as part of the fifth round of the Children's Right to Sight (CRTS) program in collaboration with Rotary Club of Kasr El Nile. The aim of this initiative is to fund between 500-600 eye surgeries worth a total of EGP 2 million to help eradicate blindness in children and infants.



Abou El-Reesh Children's Hospital

In 2018, the Board approved EGP 10.8 million to purchase a fluoroscopy x-ray and a laparoscopy and thoracoscopy machine for Abou El Reesh Children's Hospital. The fund was disbursed in full by September 2019.

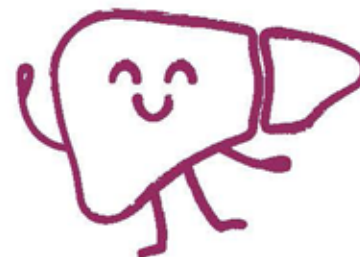
Abou El-Reesh





Together for Change Project

The Foundation completed in February 2019 an EGP 1.5 million partnership with the Sawiris Foundation for Social Development and Star Care Foundation to implement a number of projects catering to the development of the local community. These projects include the outfitting of community health centers, capacity building training for medical staff, organizing health awareness campaigns, sports and recreational activities, outfitting the community schools and training the local facilitators, as well as economic empowerment opportunities in Sohag, Assiut and Qena.



National Hepatology and tropical medicine research institute

In August 2018, the Foundation donated EGP 91,000 to cover the first tranche of an EGP 4.1 million project to fund the treatment of 400 children with Hepatitis-C at the National Hepatology and Tropical Medicine Research Institute (NHTMRI). In February 2019, the Foundation disbursed EGP 109,800 covering the treatment of 12 children.

Gift of Life Project

Building on the success of previous collaborations in 2017 and 2018, the Board approved the allocation of EGP 3.7 million in October 2018 to support a third round of open-heart surgeries for 100 underprivileged children with congenital heart diseases at the El Kasr El Aini Hospital, in collaboration with Rotary Club of Giza Metropolitan.



The National Foundation for Family and Community Development

The Board approved the allocation of EGP 726,237 to outfit the National Foundation for Family and Community Development's specialized center for the rehabilitation of autistic children, which is expected to serve approximately 250 children each month.





Faculty of Oral and Dental Medicine Cairo University

The Foundation allocated EGP 7.5 million in July 2018 to fund the purchase of equipment and supplies for the Pediatric Dentistry Clinic in El Kasr El Aini. In addition, the fund will allow for the establishment of a new clinic in Sheikh Zayed to enhance the services available to children. The clinic treats nearly 95,000 children each year and is one of the country's few providers of dental services for children with special needs. The faculty also offers several training programs for undergraduate, graduate and continuing education students.

Volunteering/Entertainment Events Drawing Events

In February 2019, the Foundation organized three drawing events for underprivileged children under the theme Discovering Egypt through the Eyes of Our Children. The events took place at the Ahl Masr Foundation for Burn Victims, MOVE Foundation for Children with Cerebral Palsy and the Children's Cancer Hospital 57357.

Orphans Day

On 7 April 2019, the Foundation celebrated Orphans' Day at the EGX headquarters in Downtown Cairo. The Foundation supplied a mobile dental clinic to provide the 50 children participating with dental services.



Ramadan Decoration Event

Under the slogan "Bring a Smile to a Child This Ramadan", a number of employees from CIB participated in decorating the Children's Cancer Hospital 57357 to bring the Ramadan spirit to the patients. During the event, the volunteers used Ramadan-themed decorations and lanterns; in addition, the volunteers distributed giveaways on the children and their families.

Blood Donation Campaigns

The Foundation held a blood drive on World Blood Donor Day across its corporate offices to encourage CIB staff and customers to contribute to saving hundreds of lives across the country. The drive collected 242 bags of blood, which can be used to help more than 726 individuals.



