

SUSTAINABILITY REPORT

2016





Amro El Geziry

THINK BIG



CHALLENGING TODAY EMPOWERING TOMORROW

Our 2017 Sustainability Report highlights the achievements of a remarkable group of Egyptians who have overcome challenges and achieved international acclaim in their respective fields. Whether they are scientists, scholars, artists, athletes, or simply individuals who have followed their dreams, these men and women were educated and trained in Egyptian schools and universities. They were then able to take that education to the next level by thinking big, working hard, and staying strong. As a financial leader in Egypt implementing sustainability initiatives, CIB aims to empower more Egyptians to achieve their dreams and ultimately propel our country forward towards a bigger, better, and more sustainable future.



Omar Samra

BE STRONG



Dr. Farouk El-Baz

WORK HARD



Farida Osman

While CIB does not directly sponsor any of the talented individuals featured in this report, we consider ourselves to be proud members of this community of Egyptian achievers.

Scope of the Report

Report Parameters

This report has been compiled in accordance with G4 Guidelines published by the GRI, including specific disclosure guidelines for the financial services sector. The “in accordance” criteria of the core option has been selected.

Reporting Period

All data and figures in the report cover the period from
January - December 2016

Date of Most Recent Report

Sustainability Report 2015

Reporting Cycle

Annual



Disclaimer

Commercial International Bank (CIB) presents its third stand-alone Sustainability Report based on the G4 guidelines of the Global Reporting Initiative (GRI). This report allows readers to clearly and accurately assess the Bank's sustainability performance in accordance with globally acknowledged criteria. The report's objective is to highlight the significance of corporate value to our community as a whole and our stakeholders in particular.

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Good Corporate Citizenship



Friends, Colleagues, and Fellow Stakeholders

As ever, I am pleased to put pen to paper and share with you our 2016 Sustainability Report at CIB, an evolving story that continues to be written with renewed passion and commitment. The report outlines how we as good corporate citizens strive to lead by example in this worthy field, just as we are the leading private sector bank in Egypt's competitive commercial banking industry.

We recognized early on that sustainability is a key focus of healthy and reputable financial institutions, and the global financial architecture is being redefined accordingly. This redefinition is closely aligned with the big and bold 2030 Global Sustainable Development Agenda. Many, CIB included, consider its goals and targets as a Global Charter for People and Planet.

Sustainability is not a passing trend at CIB. It is a deeply-entrenched fundamental pillar of our business model and an integral part of our vision and mission, policies, practices, mindset, and culture. We are particularly gratified that environmental, social and governance risks continue to be accounted for and are an integral part of our prudent risk assessment, management, and decision-making processes. This forward-thinking approach is rooted in our holistic and realistic vision of the future that strikes a sound balance between increased profitability and serving broader socio-economic and environmental interests. CIB's business

goals are inseparable from the progress and wellbeing of society, the backbone of durable success.

As you will note from the report, we are increasingly reaping the returns of this outlook, including opportunities for responsible growth, efficiency and health gains, reduction of our environmental footprint, cost savings, green buildings, infiltration of new markets, stimulation of innovation, and enriching the Bank's respectable reputation, a precious economic value of which we are justifiably proud. Moreover, we are witnessing a gradual positive "ripple effect" on our shareholders, customers, and investors who, want to create a more sustainable future for themselves and others.

By the same token, corporate social responsibility, a pivotal cornerstone of sustainability, is front and center on our agenda. Activities are carried out through the highly-regarded CIB Foundation, which provides quality health care and nutrition to underprivileged children across Egypt.

Our commitment to sustainability helps us Empower Tomorrow for the Bank, our shareholders, our customers, and our country, through a well-planned, determined, steady, and inclusive approach. Much of our progress is due to the competence and dedication of some of the best and brightest professionals – CIBians, as we proudly call ourselves.

The theme of Empowering Tomorrow runs deeply throughout our 2016 Sustainability Report. As we review and evaluate our performance on different fronts, we also introduce you to some of the most outstanding Egyptians - of all ages, backgrounds and professions - who have made a discernible difference in their communities, driven by a profound devotion to their country.

As you read the pages of this report, you will meet a mosaic of these trendsetters: gifted athletes, from world champions and Olympic medalists to some of the most remarkable Special Olympians the world has ever seen. You will also see a caring medical professional, who, at the peak of his illustrious career, selflessly sacrificed personal financial rewards to provide Egypt's most vulnerable citizens with access to advanced medical treatments. You will also meet a champion of the environment, Nobel laureates, a famous young mountaineer enthusiastically engaged with youth, and an exceptional world-class space scientist. CIBians are committed to the same noble principles that motivate each and every one of these individuals: a passion to surpass conventional limits and leave the communities in which they live better than they found them – whether through tireless direct efforts or the inspirational power of their varied accomplishments.

That said, we are mindful of the challenges to sustainability that can be transformed into opportunities - some of which are common to all countries and others of which are specific to this moment in Egypt. The at times painful economic reforms of the past year have put our nation's economy on a path toward more sustainable economic growth. This promising growth is expected to create new opportunities for the Bank and our customers - businesses and private citizens alike. Our fast-growing population can be both an asset and a liability - increasingly pressuring our natural resources. Climate change may pose monumental challenges to Egypt, but it can also advance the use of clean energy and create new markets. As challenges arise, new and innovative technological advancements offer solutions and opportunities previously unimagined.

The 2016 Sustainability Report is part of our annual effort to document and assess how well we are playing our part. I hope you find it informative and useful. Just as the inspiring Egyptians you will meet in this report are working on innovative solutions, so too must the corporate world, never losing sight of CIB's determined and invigorating "can-do spirit." For us, this passion is a renewable resource!

Hisham Ezz Al-Arab
Chairman and Managing Director

Every Challenge is a Potential Opportunity



Ibrahim Hamato

African Para table tennis
champion, 2016 Olympics
Rio de Janeiro, Brazil

CIB fully recognizes the impact of local economic, social, and environmental factors on its operating environment. With the needs of our stakeholder community in mind, we strive to turn challenges into opportunities, while simultaneously working to mitigate potential risks to the Bank.

In 2016, the Egyptian economy dealt with a burdensome agenda of structural adjustment and a government reform program of unprecedented proportion. The reforms included fiscal consolidation and the historic flotation of the Egyptian pound (EGP), tough measures that were carried out in an attempt to put the country's economic house in order and pave the way for economic stability. CIB was able to absorb and adapt to these external challenges in a manner that has effectively demonstrated the resilience of our strategic management and the strength of our operations.

CIB is fully aware of the challenges still ahead – such as population growth, ongoing economic volatility, and the finite nature of our rapidly depleting natural resources. An anchored culture of sustainability at CIB predates constant analysis and evaluation of developments for potential risks and opportunities. These actions are undertaken with the purpose of capitalizing on the benefits and reducing any negative impact on our business.

CIB's core business is to develop, market, and sell financial services that have the potential to drive sustainable growth and development. We promote a culture of competence and professionalism that is prevalent across all our interactions with customers, investors, and employees. The relationship of trust that we have cultivated with our customers is our most valuable asset; it is why we hold all CIBians to the highest standards in everything they do.

Sustainable Growth

Studying and assessing the Egyptian market is the baseline for the Bank's future growth prospects. Our constant quest for excellence and our forward-looking strategy has allowed CIB to remain well ahead of the market as we strive to outperform in all our operations and business activities.

CIB's Strategic Planning Department sets forth strategic priorities in collaboration with senior management and various stakeholders in the Bank, while exploring organic and inorganic growth opportunities and promoting bank-wide synergies to maximize efficiency.

The department is responsible for following up on the effective implementation of strategic decisions set in place by senior management, which come in line with the Bank's overall strategy approved by the Board of Directors (BoD). Continuous communication and coordination with CIB's various lines of business and support areas are key to fulfilling the Bank's strategic agenda.

The department's dynamic scope of work includes various activities, such as:

- Developing a bank-wide strategic direction and ensuring the implementation of approved plans and strategies
- Promoting synergies and optimizing resources
- Exploring and initiating alternative growth plans

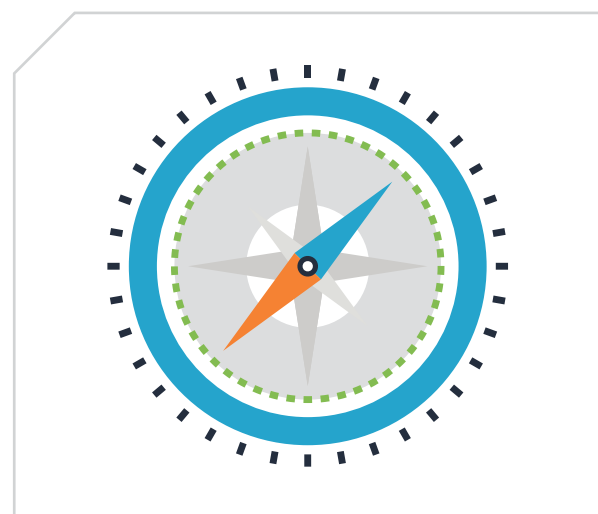


CIB has been able to absorb and adapt to external challenges in a manner that has demonstrated the resilience of our strategy and the strength of our operations

Guiding Growth and Fueling Prosperity

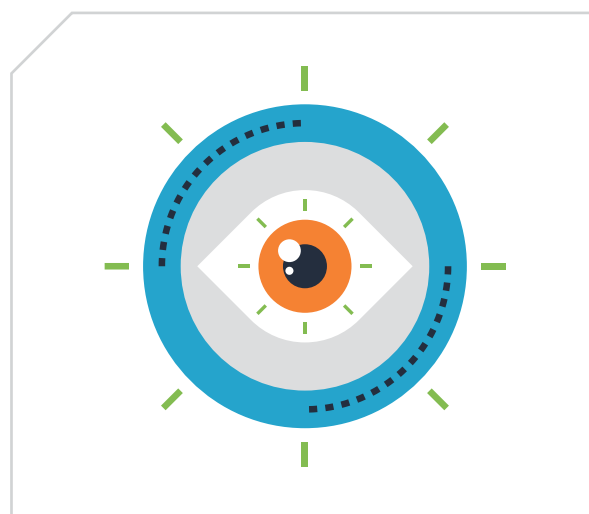
Strict adherence to our mission, vision, and values has helped CIB achieve four decades of sustainable growth

OUR MISSION



Through our innovative product offerings, superior customer service, staff development strategies, and commitment to sustainability, we strive to meet all our ambitions in order to continue shaping the future of banking in Egypt.

OUR VISION



To uphold CIB's distinct reputation as a leading and trusted financial institution in Egypt, respected for its people, strong core values, performance, and commitment to inclusive, responsible, and sustainable growth.

OUR VALUES



Integrity



Client Focus



Innovation



Hard Work



Teamwork



Respect

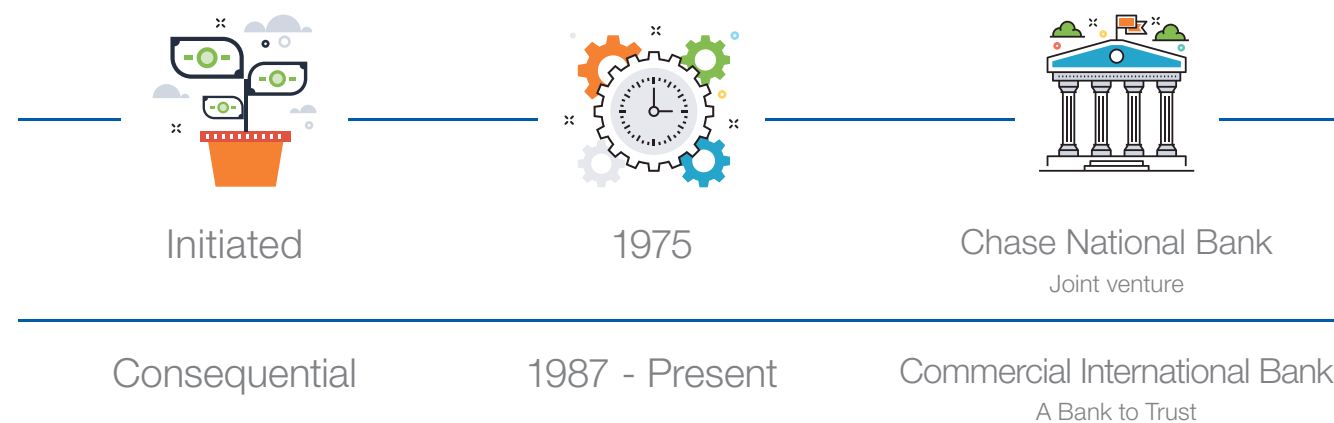


Decorum



40 Years of Steady Evolution & Progress

CIB creates outstanding stakeholder value and provides the business community with a diversified portfolio of financial solutions to meet their needs

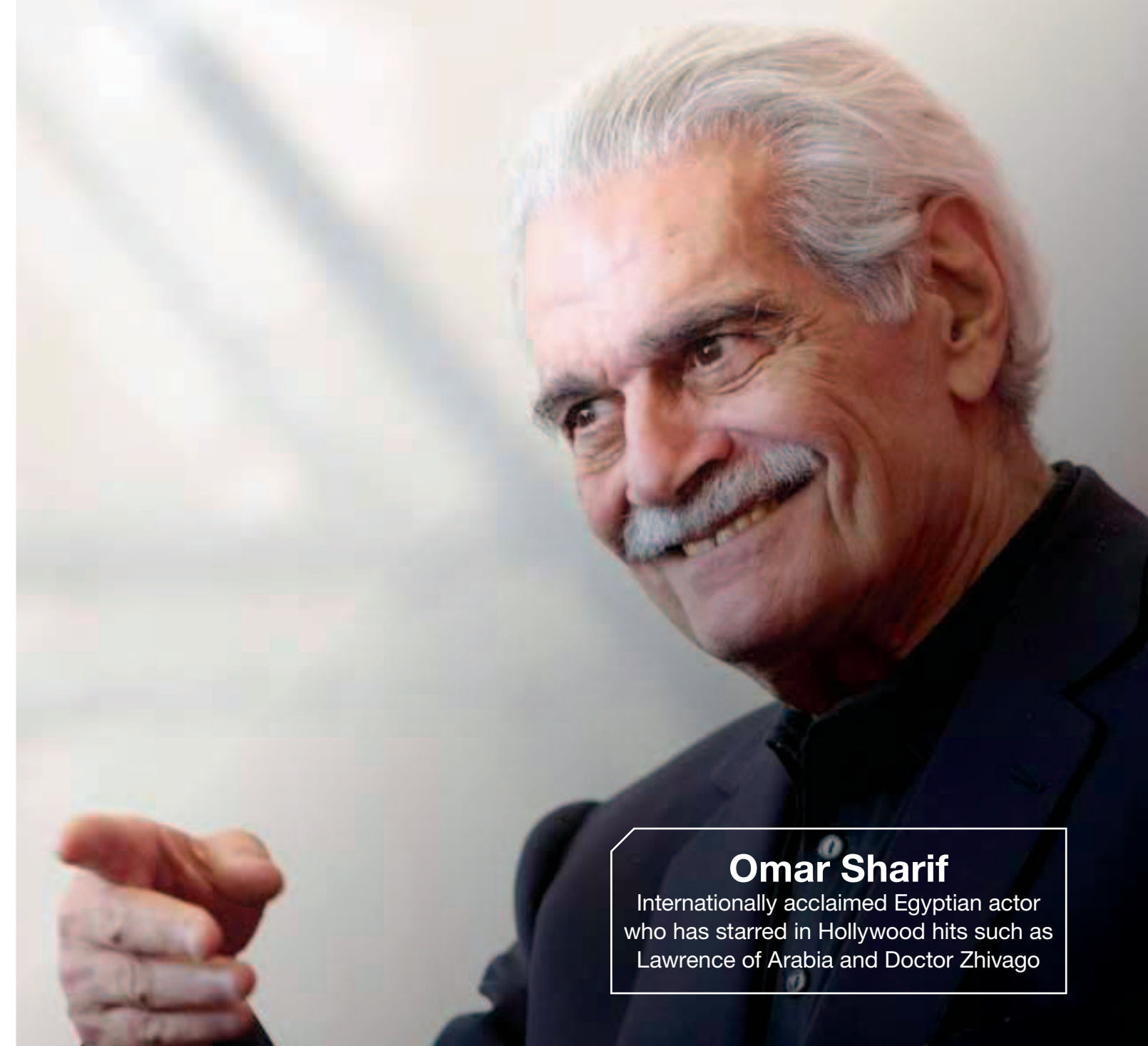


Ownership & Legal Structure

Commercial International Bank (S.A.E.) was originally founded as a joint venture between Chase Manhattan Bank and the National Bank of Egypt (NBE) in 1975 to provide retail, corporate, and investment banking services in Egypt. In 1978, NBE acquired Chase's ownership stake and adopted the new name Commercial International Bank (CIB). It eventually dropped its holdings to 19% in 2006, when a consortium led by Ripplewood Holdings acquired NBE's remaining stake. In July 2009 Actis, a pan-African private equity firm specializing in emerging markets, acquired 50% of the Ripplewood Consortium's stake. Five months later, in December 2009, Actis became the single largest shareholder in CIB with a 9.09% stake after

Ripplewood sold its remaining share of 4.7% on the open market. The emergence of Actis as the predominant shareholder marked a successful transition in the Bank's strategic partnership.

In March 2014, Actis undertook a partial realization of its investment in CIB by selling 2.6% of its stake on the open market, but maintaining its seat on the board. In May 2014, the private equity firm sold its remaining 6.5% stake to several of Fairfax Financial Holdings' wholly owned subsidiaries, making the latter the sole strategic shareholder in CIB. Fairfax is represented on the board by a non-executive member.

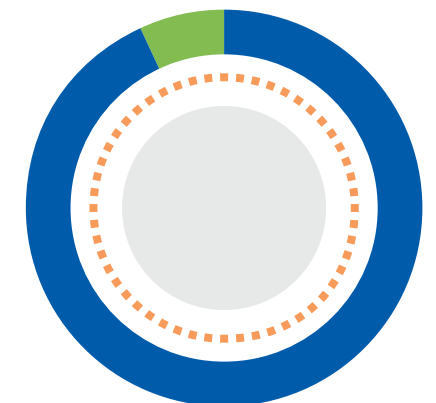


Omar Sharif

Internationally acclaimed Egyptian actor who has starred in Hollywood hits such as Lawrence of Arabia and Doctor Zhivago

Shareholding Structure

- 93.24% Free Float
- 6.76% Subsidiaries Wholly Owned by Fairfax Financial Holdings Ltd.



Numbers on the chart may be approximated

Open Architecture

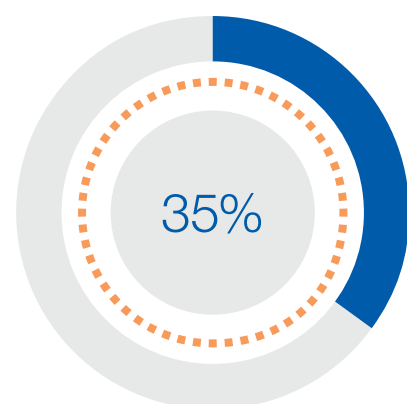
CIB continued with its divestment strategy to focus on core banking activities

CIB announced a new “Open Architecture” strategy in 2015, which saw the Bank initiate a series of exits from key subsidiaries and affiliated investments to focus on core banking activities instead. Accordingly, CIB is exploring new growth opportunities that will expand its core banking activities both organically and through new acquisitions in areas that have strong potential for growth. CIB currently holds a 35% own-

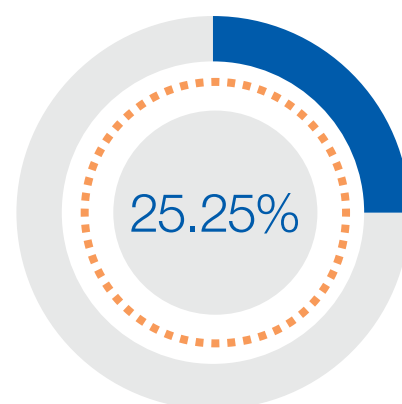
ership stake in Falcon Group (a full-fledged security service provider for a number of top-tier governmental and non-governmental organizations, such as the United Nations and several embassies in Egypt) and a 25.25% stake in CI Capital Holding (a leading investment bank providing services in securities brokerage, equity research, and asset management).



CIB's Share in Falcon Group



CIB's Share in CI Capital Holding

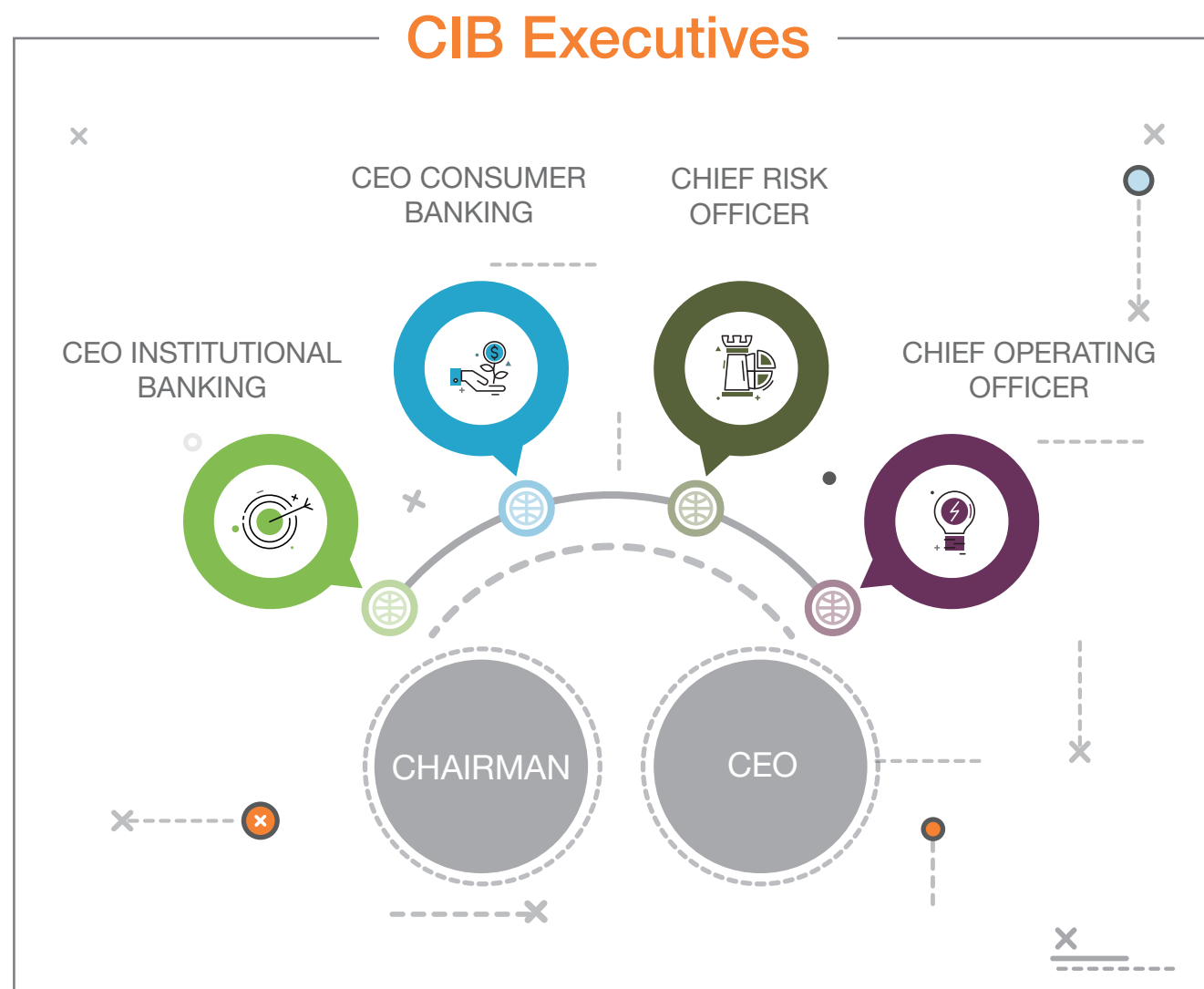


Egyptian National Football Team

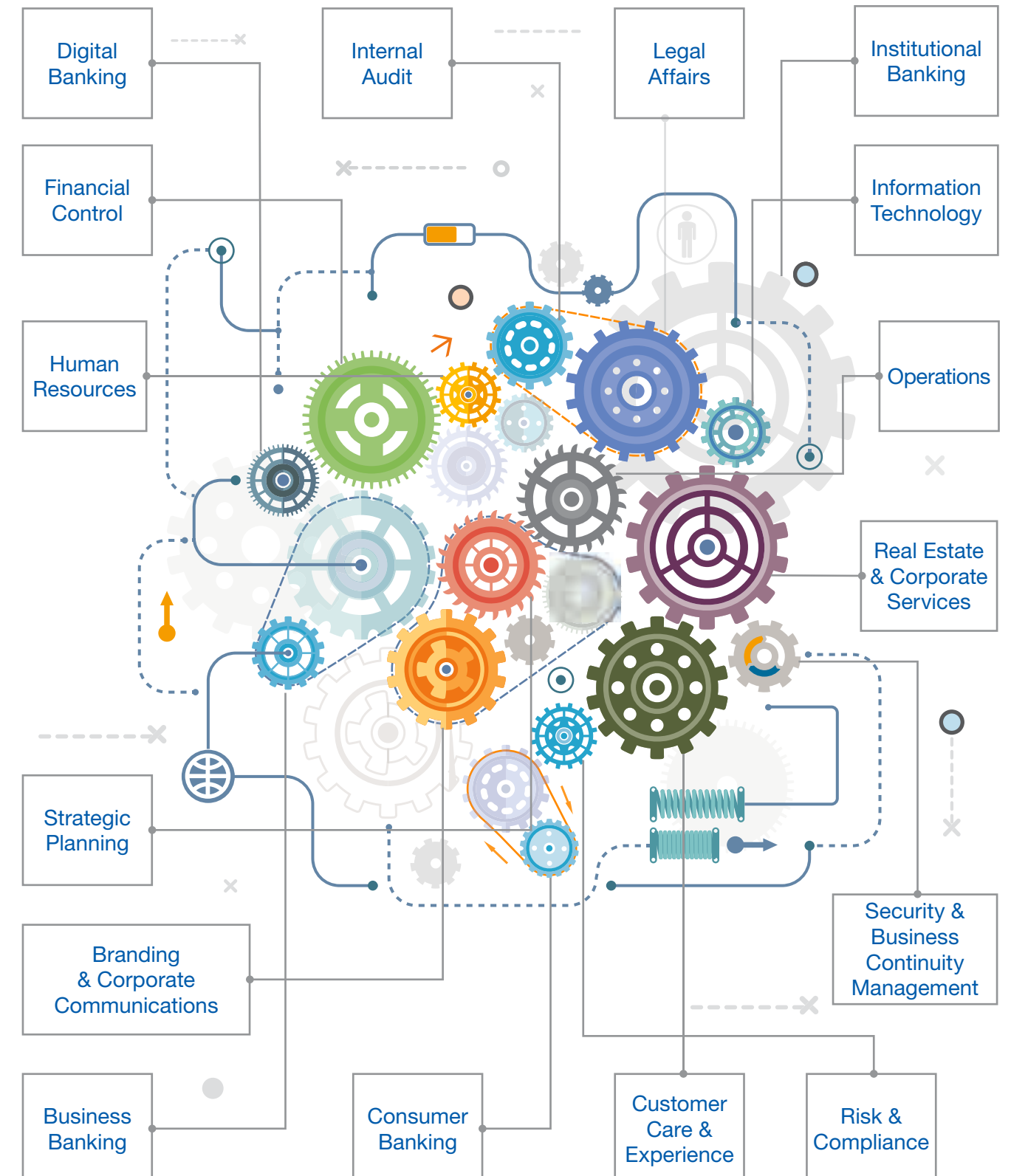
The African Cup of Nations 2017 finalists and the top-ranked African team according to the 2017 FIFA rankings

Managing a Sustainable Institution

CIB's experienced team of senior management professionals ensure the efficient and harmonious functioning of the Bank's internal departments



CIB Divisions



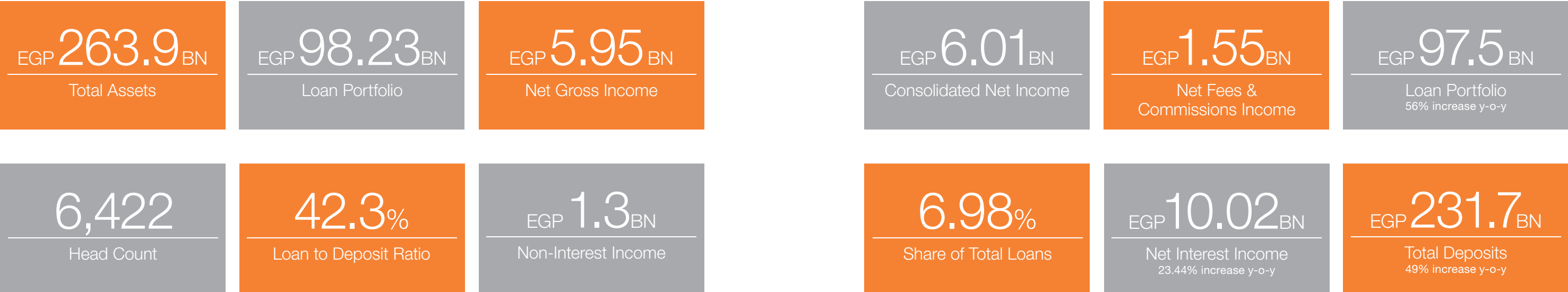
Delivering Solid Financial Results

With more than 1 million loyal customers, 6 head offices, and 195 branches across Egypt, CIB has maintained its leadership position in the Egyptian market throughout periods of political and economic volatility



Alaaeldin Abou El-kassem

Egyptian fencer who won a silver medal in the men's foil competition at the 2012 Olympics in London

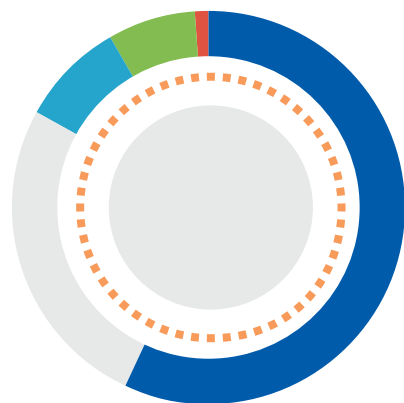


All figures as of December 2016

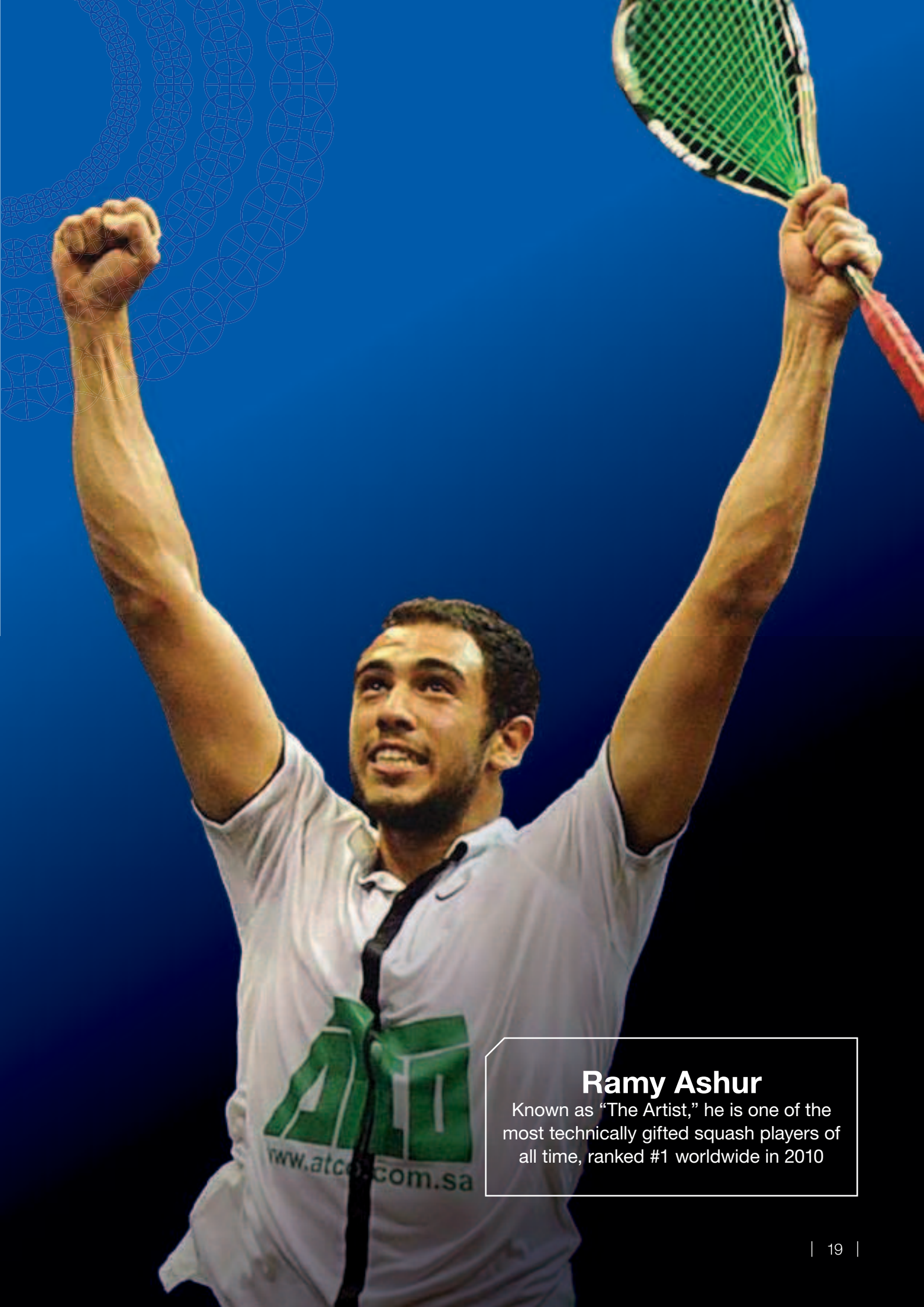
Value Creation

CIB believes that winning means not only generating profits for our shareholders but also achieving positive outcomes for all our stakeholders including our staff, suppliers and communities

Distribution of income to our stakeholders in percentages



■ Employees.....	57.2%
■ Suppliers	26.0%
■ Taxes	8.5%
■ CSR	7.2%
■ Shareholders.....	1.1%

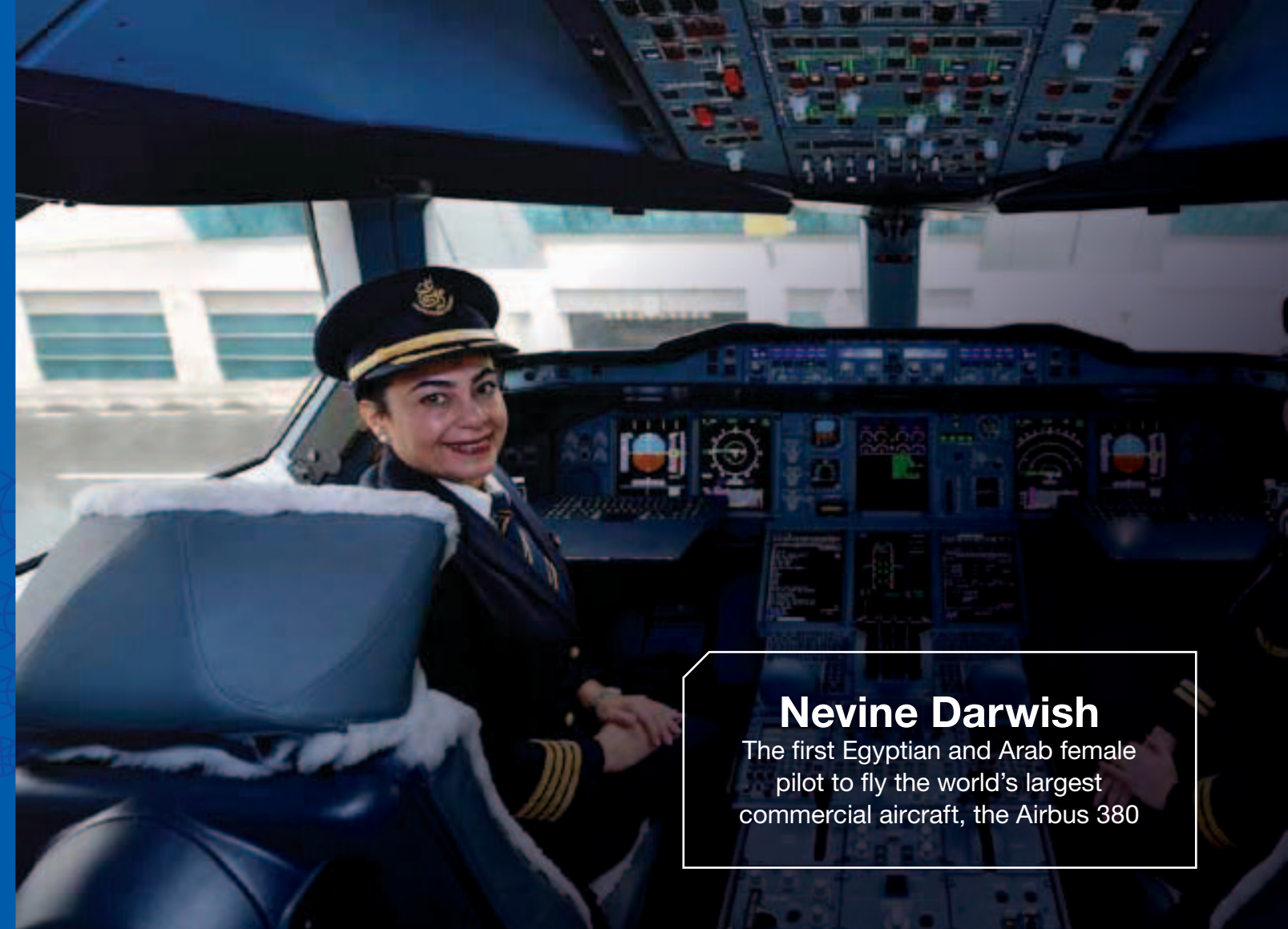


Ramy Ashur

Known as “The Artist,” he is one of the most technically gifted squash players of all time, ranked #1 worldwide in 2010

Materiality Assessment

In 2016, CIB identified issues that are material to the Bank at present and in the future



Nevine Darwish

The first Egyptian and Arab female pilot to fly the world's largest commercial aircraft, the Airbus 380

Materiality Matrix

- CIB identified and evaluated 14 sustainability issues, both internally and externally, in terms of relevance and contribution to the Bank's long-term business success and sustainable development.
- CIB identified a set of highly relevant issues to be the focus of this year's report based on the findings of the materiality analysis.
- CIB assigned the respective GRI aspects to the relevant issues and assessed whether the greatest potential for making an impact was internal or external.
- CIB created a materiality matrix comparing topics prioritized by external stakeholders with topics of interest for our internal operations and staff.

High

Priority for Stakeholders

Low

● Business Risk Management

● Stability of Digital Services

● Employee Enhancement

● Customer Relationship Management

● Financial Inclusion & Capacity Building

● Product Responsibility

● Human Rights

● Compliance with Regulations

● Corporate Citizenship

● Climate Change and Carbon Footprint

● Community Relations

● Responsible Supply Chain Management

● Customer Service Innovation

● Safety of the Working Environment

Priority for CIB

High

● Common Priority Issues

● Priority Issues

Strategy Fortifies Sustainable Growth

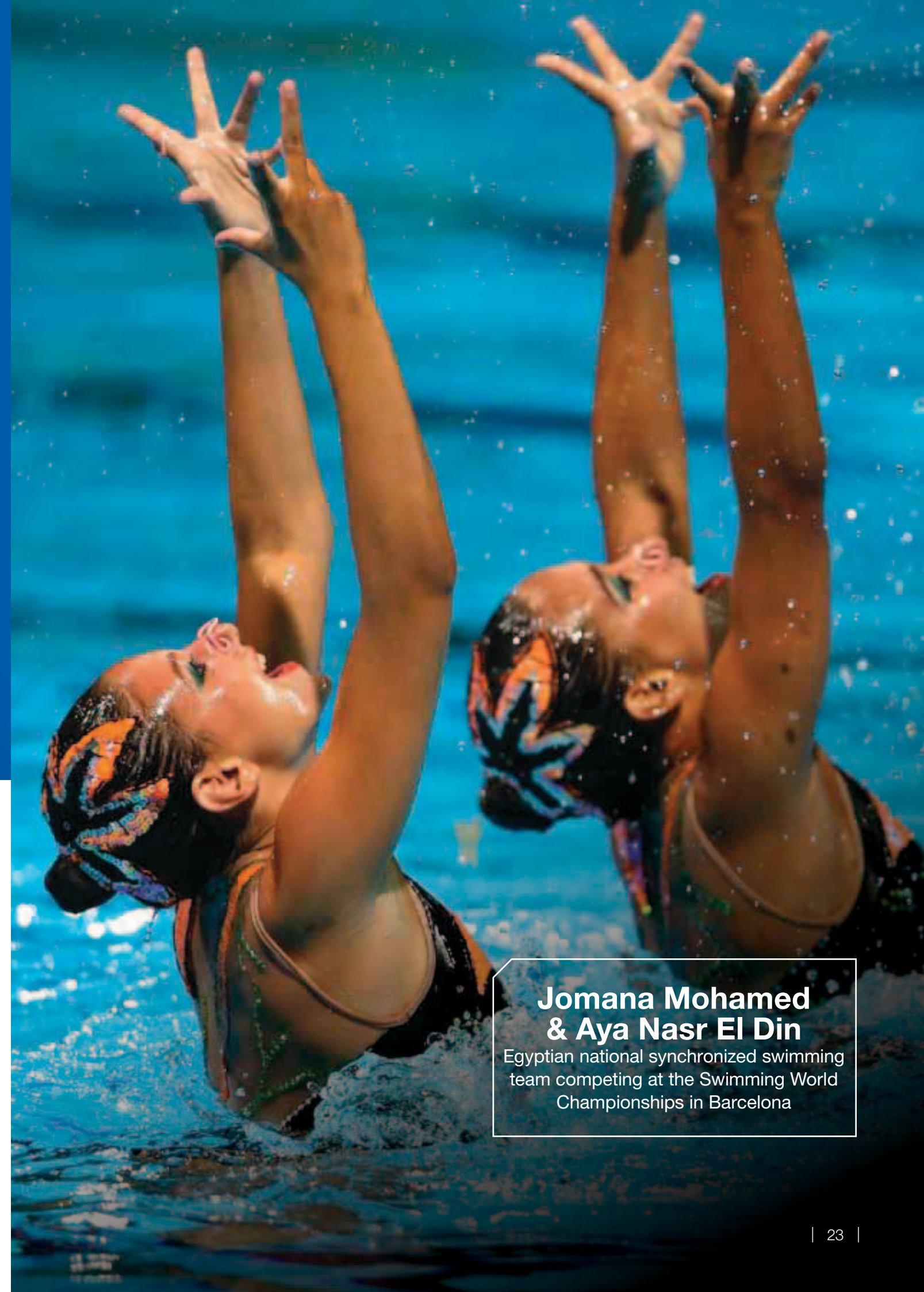
Studying and assessing the Egyptian market is the baseline that drives the Bank's future growth. Operations and business activities are translated into aspirations that the Bank will attain by 2019. CIB is determined to outperform its peers in its quest for excellence.

The Strategic Planning Department monitors and ensures the implementation of CIB's strategic priorities in collaboration with senior management and various stakeholders, while exploring organic and inorganic growth opportunities and promoting bank-wide synergies to maximize efficiency. In more specific terms, the department is responsible for overseeing the effective

implementation of strategic decisions made by senior management and approved by the Board of Directors (BoD). Continuous communication and coordination with CIB's various lines of business and support areas key to fulfilling the Bank's strategic agenda.

The scope of the Department's work is dynamic and includes activities such as:

- Developing a bank-wide strategic direction and ensuring implementation of approved plans and strategies
- Promoting synergies and optimizing resources
- Exploring and initiating alternative growth plans



**Jomana Mohamed
& Aya Nasr El Din**
Egyptian national synchronized swimming
team competing at the Swimming World
Championships in Barcelona

Earning Confidence

CIB's stakeholders play a central role in setting priorities and objectives for our initiatives to ensure their relevance and appropriateness to our operations. It is crucial for business continuity that all stakeholders, not just direct beneficiaries, are involved and considered in all major developments pertaining to the Bank.

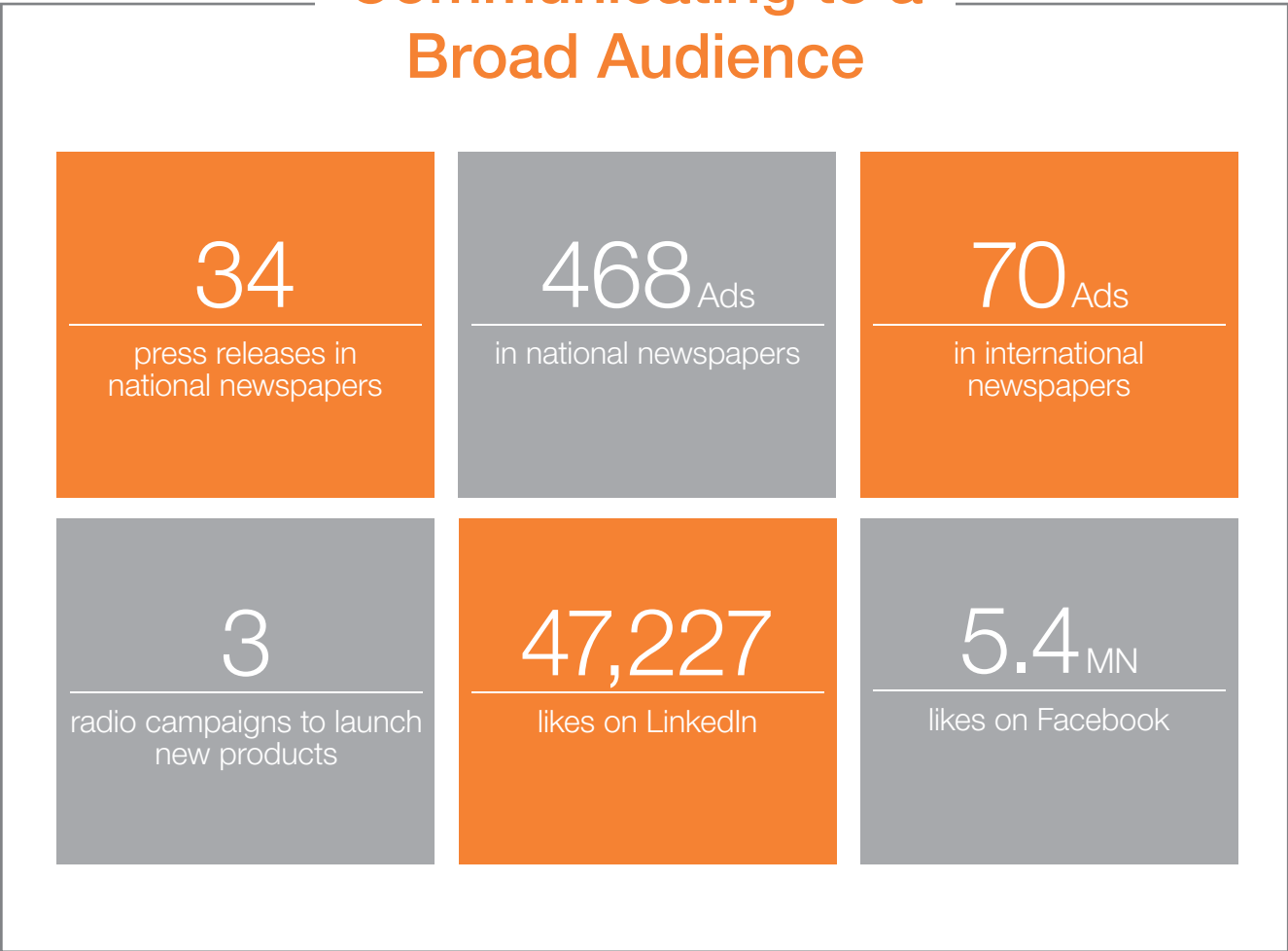
CIB shares a meaningful dialogue with all its stakeholders through senior committee meetings, an annual general assembly, board committees, social media channels, and team bonding programs.

Our Key Stakeholders



As part of CIB's ongoing efforts to maintain a productive dialogue with our employees, we publish a monthly internal newsletter called **"Building Success Together"**

Communicating to a Broad Audience



Built on Strong Foundations

“

Our distinguished BoD consists of two executive and five non-executive members who provide the Bank with strategy, insight and strong leadership

CIB is committed to promoting sound corporate governance practices across the organization. The core principles of CIB's corporate governance policies are based on:

- Responsibility and meritocracy — the clear division and delegation of authority;
- Accountability in the relationships between management and the Board, and between the Board and shareholders and other stakeholders;
- Disclosure and transparency to enable stakeholders to assess CIB's financial performance and position; and
- Fairness in the treatment of all stakeholders.

The governance framework is directed by a number of internal policies and regulations that cover a wide range of business and fiduciary aspects including risk management, compliance, audit, remuneration, evaluation, succession planning, ethics and conduct,

budgeting, and capital management. To highlight any conflict of interest within CIB's governance structure clear and segregated reporting lines have been set in place to guarantee continuous supervision and provide a clear communication channel for the Board's guidance and strategy.

The CIB Board of Directors (BoD) ensures that the right strategy is employed to deliver value to shareholders, employees, and the community. The BoD is a beacon of leadership for the Bank and is composed of seven members: two executive and five non-executive members. Each member has a unique and diverse knowledge base, helping to form a balanced skill set that gives CIB a distinct competitive edge. The BoD primarily focuses on long-term financial returns and the best interest of all CIB's stakeholders.

As the BoD approves the Bank's strategic goals, the CEO along with his excellent management team guides and directs the Bank to execute the strategies approved by the BoD. The MD, on the other hand, is responsible for ensuring adequate and effective governance through managing the independent control functions of the risk, compliance, and legal divisions. The CIB Management Team reports directly to the BoD.

For more information: www.cibeg.com/English/AboutCIB/Pages/AnnualReport.aspx

Umm Kulthum

An Egyptian music legend and one of the greatest Arab voices of all time

Board Committees

CIB’s BoD has eight standing committees that assist in fulfilling its responsibilities. Accordingly, the BoD is provided with all necessary resources to carry out their duties in an effective manner. Each committee operates under a written charter that sets out its

responsibilities and composition requirements and reports back to the BoD on a regular basis. Separate committees may be established by the BoD to consider specific issues when needs arise.

Non Executive Board Committees

Committee	Meetings / Annum
Board	7
Audit	4
Risk	4
Operations & IT	5
Governance & Compensation	4

Executive Board Committees

Committee	Meetings / Annum
Management	12
Affiliate	5
High Lending & Investment	52



Dr. Boutros Ghali
The first UN Secretary General from the Middle East (1992-1996) and Egypt’s Foreign Minister (1977-1991) who played a key role in negotiating the Camp David accords

Risk Equilibrium



Sara Ahmed

The first Arab woman to win an Olympic weight lifting medal; she won the bronze medal in the women's 69K at the 2016 Rio de Janeiro Olympics

The Bank's activities expose it to a variety of financial risks that involve analysis, evaluation, acceptance, and management of some degree or combination of risks. Taking risks is core to the financial business, and operational risks are an inevitable. The Bank's aim is to achieve an appropriate balance between risk and reward as well as minimize potential adverse effects on financial performance. The most important types of financial risks are credit, market, liquidity, and other operating risks. Market risk includes exchange rate, rate of return, and other prices risks.

This report focuses on environmental and social (ES) impacts that may generate risks to CIB's financial performance and reputation. CIB's Social & Environmental Credit Risk Department has carefully defined the sectors and topics that represent social or environmental risks.

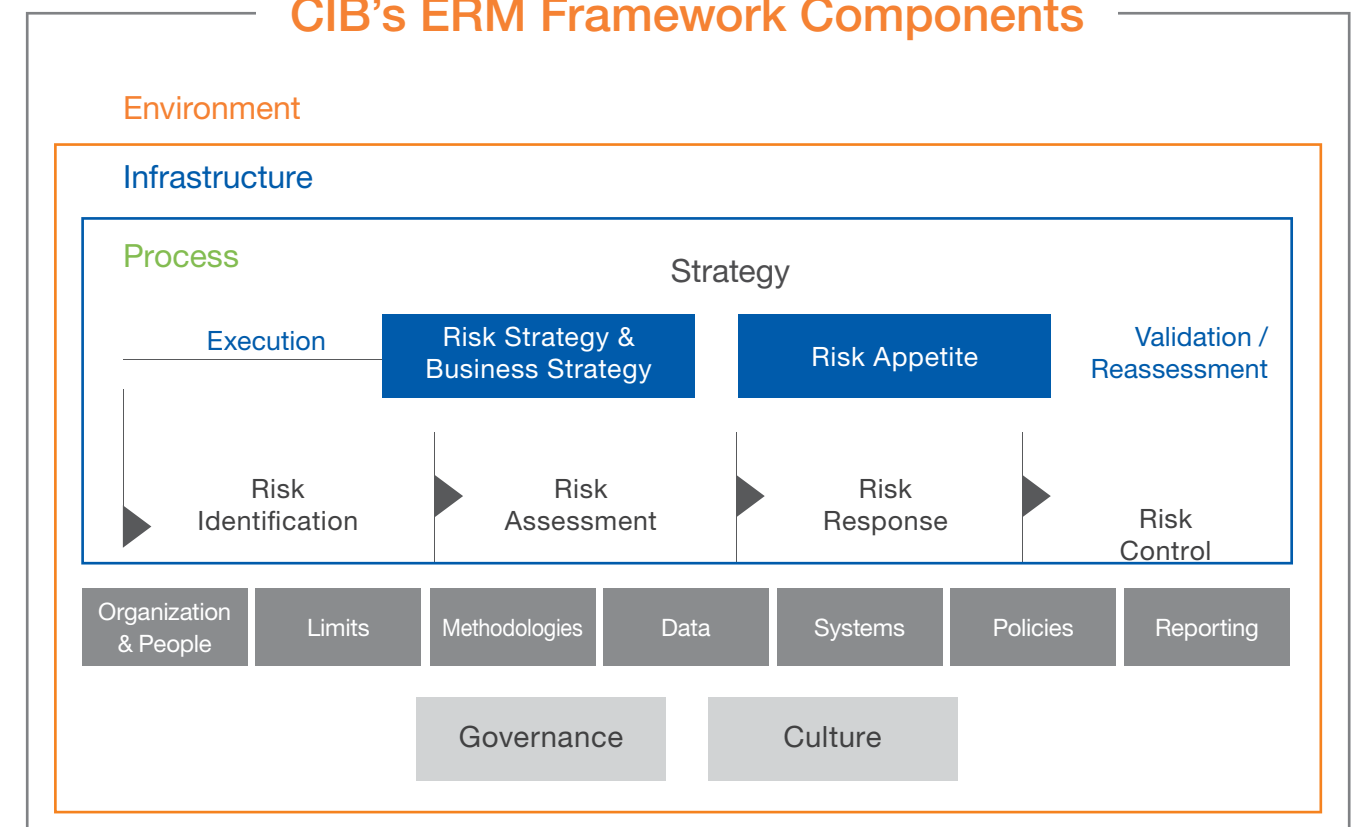
The CIB Risk Group provides independent oversight and support in establishing an Enterprise Risk Management (ERM) framework across the organization. The Group proactively assists in recognizing potential adverse events and establishes appropriate risk responses. These efforts

reduce costs and losses associated with unexpected business disruptions. The Group also works to identify, measure, monitor, control, and report risk exposure against limits and tolerance levels and reports to senior management and the Board of Directors.

The CIB Risk Group's strong, disciplined framework has been essential in withstanding the uncertain economic environment in Egypt. As a result of its efforts, CIB has been able to deliver strong results, serve clients, and maintain its reputation as a market leader, despite critical economic challenges.

The Environmental and Social Policy is part of the Bank's overall operational policy framework. This Policy specifies ES requirements for due diligence and criteria for adopting responsible credit decisions. In 2016, the Credit Risk Department introduced ES risk assessment tools such as the "Equator Principles" and an ES assessment checklist based on the EEAA category list. In all sensitive sectors, employees and customers have participated in six awareness sessions on Green Loans and Green Finance.

CIB's ERM Framework Components



Planning a Sustainable Business

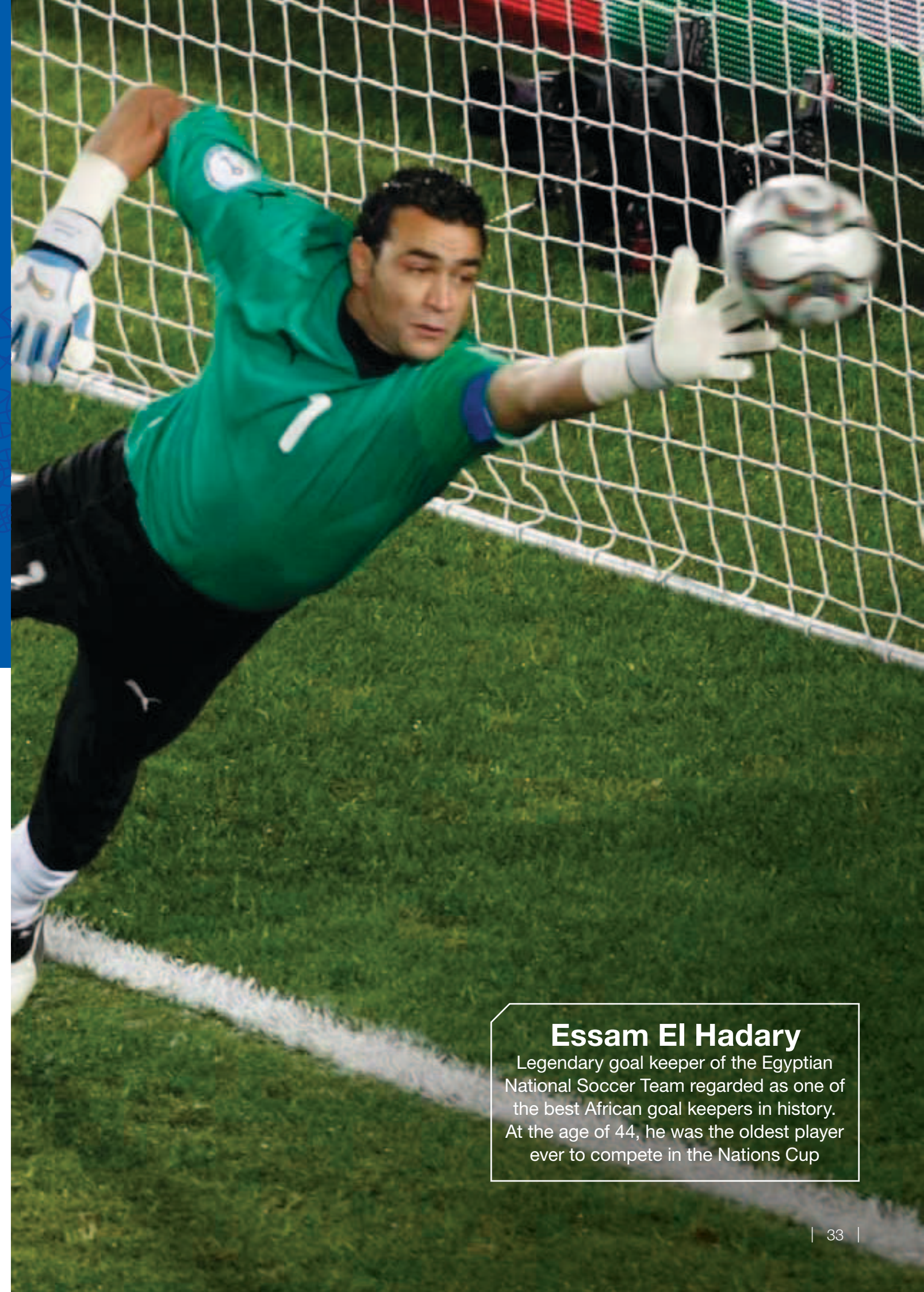
We ensure our customers uninterrupted banking service in adverse situations

CIB recognizes its responsibility to sustain banking operations during disruptive events and retain our employees and assets at all times. We are fully aware that the unexpected can and does occur — from simple situations to major outages, and since we recognize how heavily our clients rely on our systems and services, it is a challenge to continually provide high-quality services and sustain critical functions while minimizing customer impact.

Major efforts have been funneled into the cyber and information security domain to ensure that CIB is fortified with the ability to handle cyber security threats. Focused on being a “business enabler,” CIB’s security strategy has been developed in alignment with our digital transformation strategy. This effort ensures that security requirements and measures are considered as early as possible during product and solution development so that a seamless, unified, and secure customer experience is provided.

Our Security Operations Center consists of a trained and talented team who cooperate with top security consultants to build a robust security infrastructure in line with leading industry standards and practices. The Center provides proactive monitoring and responds to all local and global security threats. By establishing a proper governance foundation, our team can manage a security program that focuses on the development and reinforcement of security policies and procedures, as well as launch a comprehensive security awareness program targeting our staff and customers.

Our security efforts further enable our business by providing customers with uninterrupted banking service in adverse situations. Business continuity management has ensured the development and testing of critical business continuity plans and manages this process in an efficient manner through implementation of the Business Continuity Management (BCM) life cycle automation system.



Essam El Hadary

Legendary goal keeper of the Egyptian National Soccer Team regarded as one of the best African goal keepers in history. At the age of 44, he was the oldest player ever to compete in the Nations Cup

Tailored Products & Services

As a provider of a comprehensive suite of financial services, CIB's business operations have focused on customer satisfaction and value-added partnerships. This winning formula has always been the foundation of our of our enduring success in the market.

Our services standout for their exceptional ability to cater to the needs of a broad client base that cuts across different genders, social tiers, age brackets, and business requirements. The wide variety of financial services we offer include wealth management,

securitization, direct investment, and treasury services, all of which are delivered by a team that prioritizes clients and their needs.

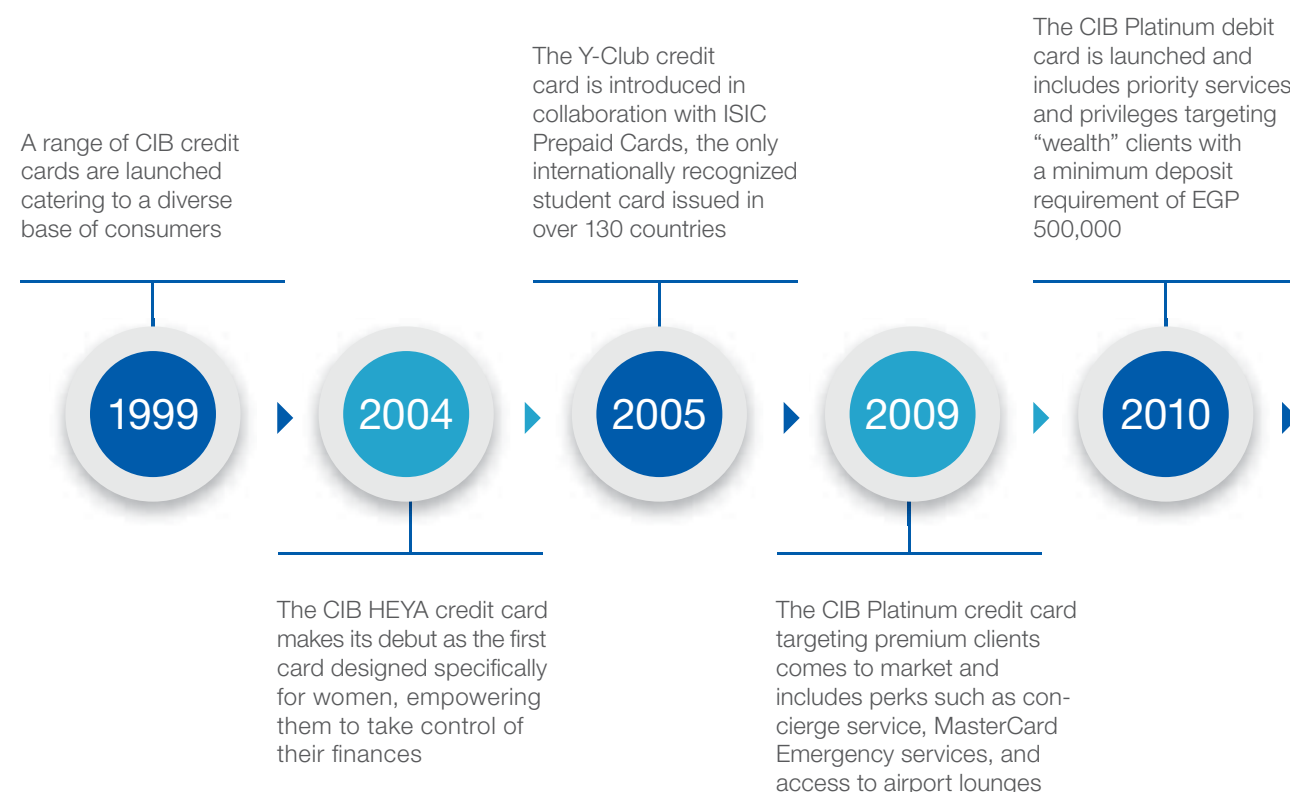
Life Insurance

CIB is Egypt's largest distributor of individual policies for life insurance, a sector that has grown 51% y-o-y to EGP 427 million in 2016 from EGP 282 million in 2015. The Bank has also increased its Family Protection Plan fee income by 27% y-o-y in 2016.

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CIB is leveraging its strong position in the Egyptian banking sector to continue expanding its operations into the retail market and lending to small and medium-sized enterprises (SMEs)

Pioneering the Credit Card market in Egypt



The CIB Titanium debit card becomes available to CIB PLUS clients with exclusive benefits



Efficiently Convenient

The development of innovative new digital products will help expand Egypt's bankable population

A staggering 80% of the population in Egypt remains unbanked, which means that the majority of Egyptians have no access to credit or capital markets. The fastest way to address this market and expand the country's bankable population is through mobile phones, which have achieved a 90% penetration rate in Egypt.

CIB clients can benefit from a variety of digital products such as internet banking, mobile banking apps, and Smart Wallets that allow them to not only pay bills but also transfer cash electronically via mobile. The CIB Smart Wallet is one of the newer offerings under the Bank's Digital Banking Platform. Launched in January 2016, this innovative payment experience gives both the banked and unbanked community a convenient, secure, and cost effective way to make purchases

through mobile devices. CIB's digital products also provide a much-needed interface for people with special needs and disabilities .

Making donations to charity has also become easier and more accessible through our expanding ATM network and Smart Wallet App. These mechanisms help charities reduce fundraising costs and increase their chances of receiving larger donations.

Phone-based microfinancing can make life easier for individuals with limited means. By giving these individuals access to finance through their mobile phones, we make it easier for them to grow their businesses or develop small farming projects.



2016 Achievements

- Launched first-of-its-kind microfinance loan disbursements and collections program via CIB Smart Wallet, allowing the Bank to grow its customer base and expand its reach in a cost-efficient manner.
- Facilitated offsite acquisition for CIB Smart Wallet by piloting 100 agent outlets.

CIB Mobile Banking

CIB's mobile banking app allows customers to:

- View accounts and credit card statements
- report lost/stolen cards
- file complaints
- locate their nearest ATM or CIB branch

E-commerce Solutions

PAYFORT, the leading online payment service provider in the Arab world with established markets in the United Arab Emirates and Saudi Arabia, recently launched in Egypt via CIB. The new service allows e-commerce merchants to offer their customers CIB's pay-via-installments options.

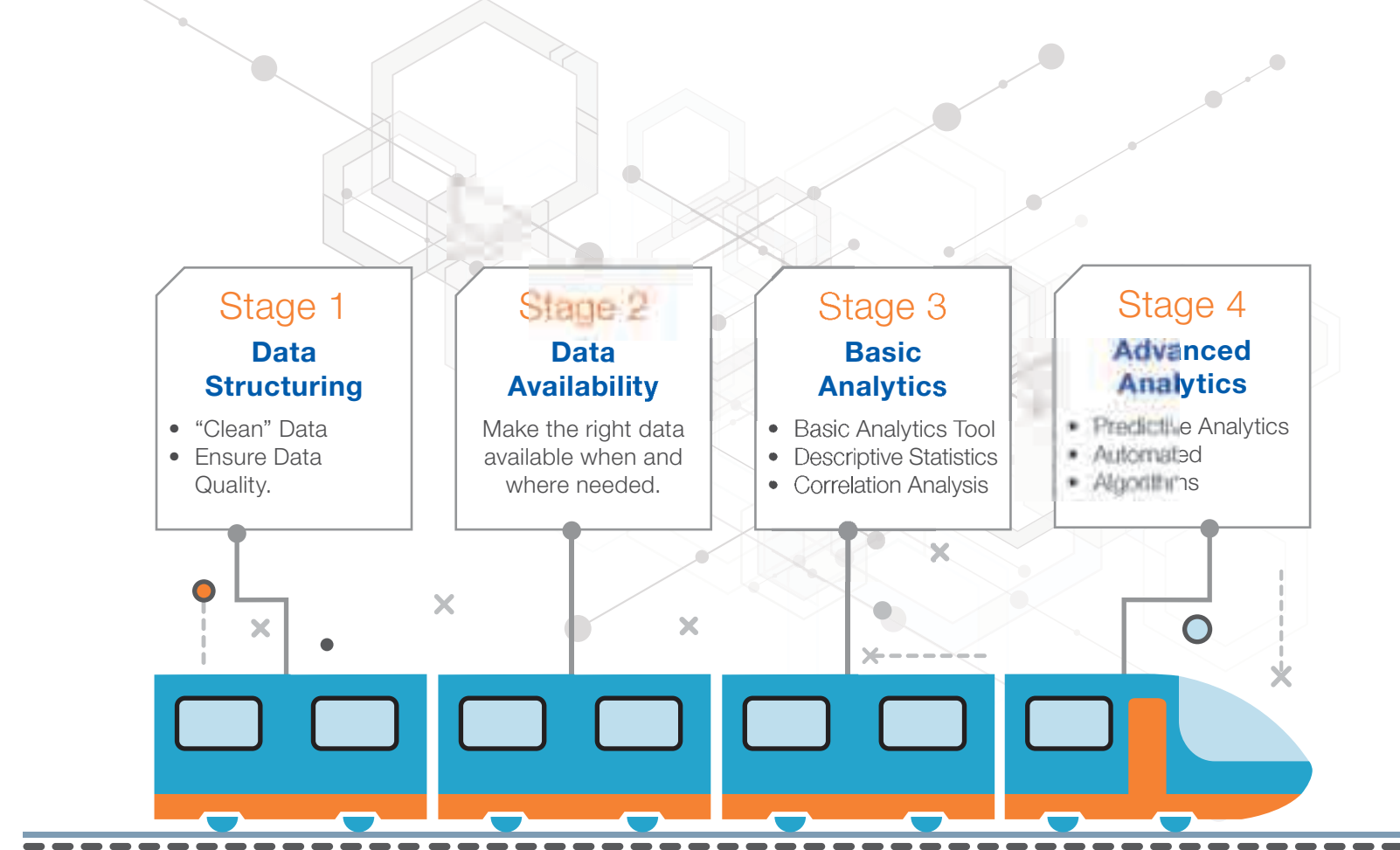
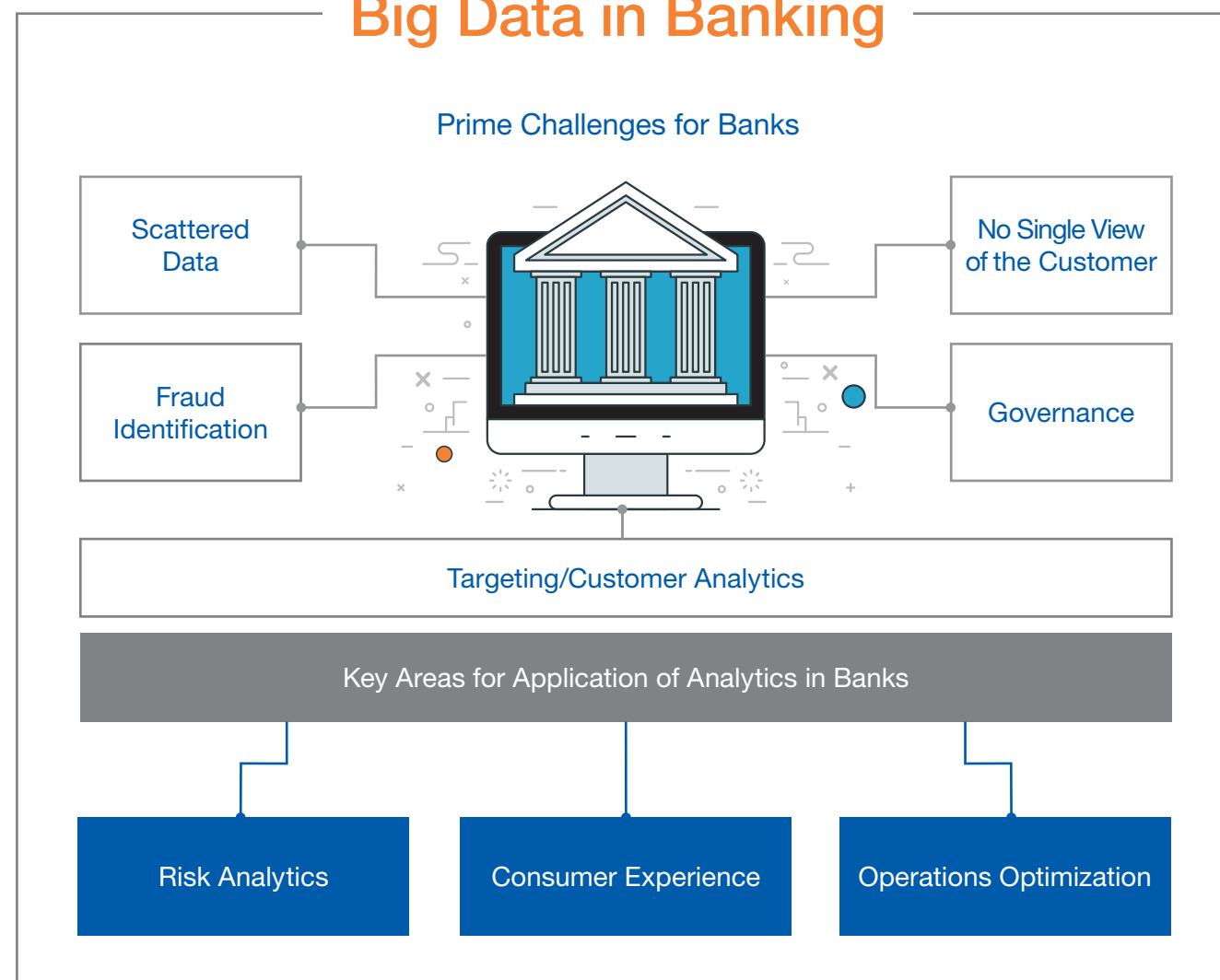
According to Omar Soudodi, Managing Director of PAYFORT, installment plans are an important tool for online businesses looking to expand their customer base. PAYFORT not only makes it easier for ecommerce websites to offer purchases on installment; it also simplifies the entire payment process. Integrating CIB installment services into PAYFORT has afforded an estimated 350,000 CIB customers a more flexible payment option and increased purchasing power.

Ahead of Expectations

In an era in which banking is becoming commoditized, big data analytics provides a massive opportunity to stand out. Banks that can transform enormous amounts of data into valuable insights and actions that can help generate sales will be able to create differentiated customer experiences. Analytics will help in fraud detection and improve risk management and customer understanding, allowing

banks to retain and grow a more profitable customer base. Insights from big data can also enable marketers to make better decisions, deepening customer engagement, optimizing operations, preventing threats, and capitalizing on new sources of revenue. But, escalating demand for insights requires a fundamentally new approach to architecture, tools, and practices.

Big Data in Banking



At CIB, we see the importance of descriptive and predictive data analytics as well as big data capabilities and have been investing heavily in human as well as IT capital to differentiate ourselves and better serve our customers. CIB invested in data storage and computation platforms to increase structured/unstructured data capacity and improve reporting performance. The Bank has also invested in self-service and real-time information delivery systems to manage petabytes of data for advanced customer analytics and new regulatory requirements.

Infrastructure investments will be the platform that CIB will leverage to conduct advanced big data analytics, which we depend on to put our customers at the center of the decision-making process.

We understand that to maintain our competitive edge, we must manage data with the same amount of diligence and commitment as other enterprise assets, such as people, finances, facilities, and intellectual property. While most companies realize this need, few have the dedicated executive stewardship and organizational structure to effectively manage their data assets and lead the transformational program to stand for the banking uberization moment in which big data analytics tools will harness revolutionary advances in economic, social, and environmental realms.

Projects:

- 1. RAROC-SOW Analytics:** The RAROC-SoW matrix strategy was developed to link portfolio acquisition with risk-adjusted returns. The four quadrants divide corporate clients into four sub-segments according to their relative SoW and RAROC. Each quadrant has a different goal and strategy to help it reach that goal. The matrix helps corporate officers formulate strategy in terms of product offerings and pricing. It also serves as a segmentation tool for clients. The matrix embedded the RAROC in the culture of CIB in a very short period, as each officer became keen on knowing the RAROC of their companies and the different variables that drive it up.
- 2. Anomaly Detection Model:** The model is implemented based on KPI benchmarks that are derived from the Business Banking customer base. Accordingly, the CIB retail customer base is examined and compared to Business Banking benchmarks to identify any fraudulent cases indicated by clear variations from the benchmarks. Different KPIs are calculated to identify any suspicious customer behavior. Process automation and higher accuracy are the main objective of this project, leading to higher cost savings and improved efficiency for CIB.

The Art of Customer Satisfaction

Multiple outreach channels are constantly being employed to ensure that we remain ahead of customer complaints. These channels include:

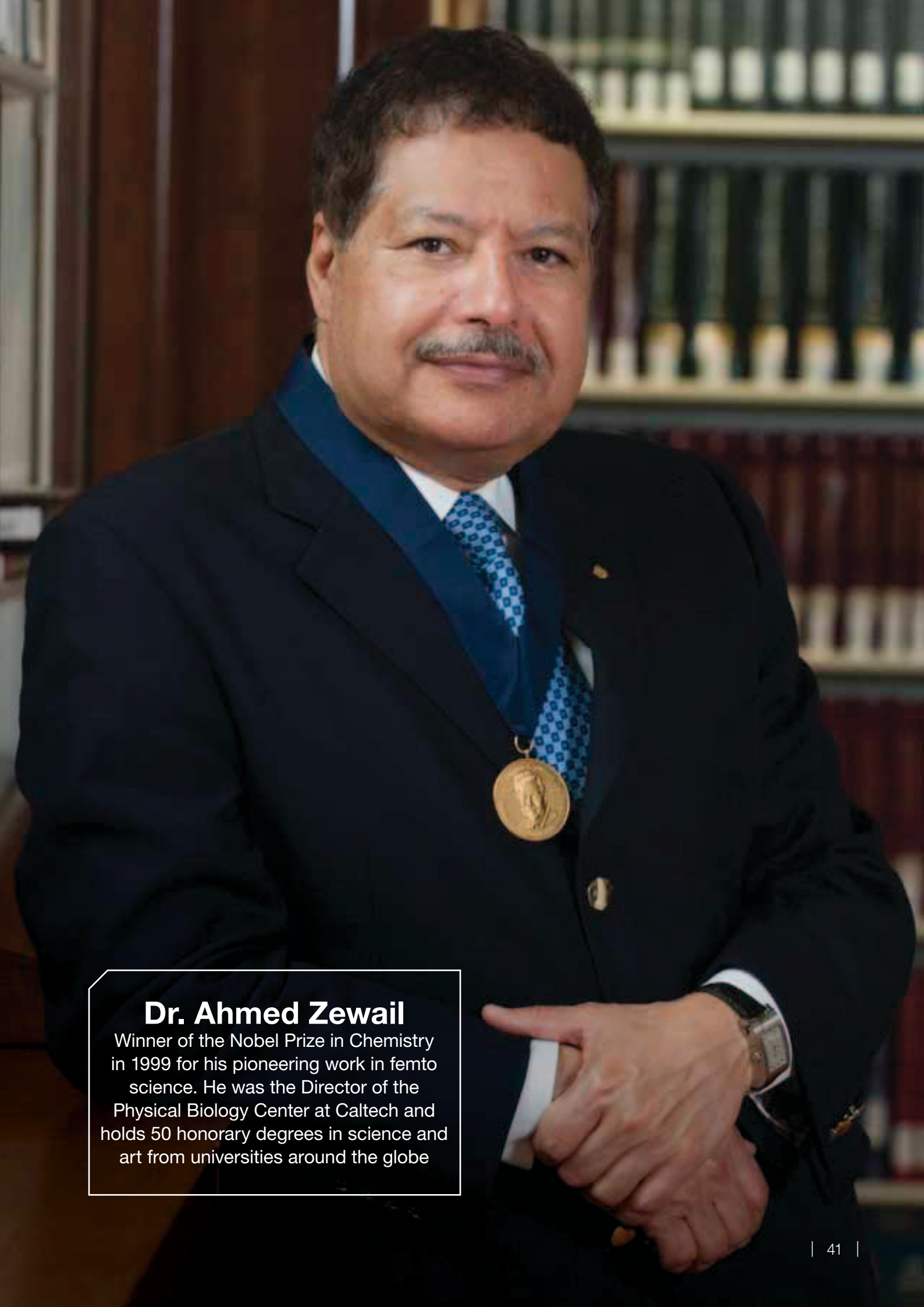
- Benchmarking exercises
- Assessment of customer experience
- Customer satisfaction surveys
- Mystery shopping
- Key service indicators
- Key success indicators

CIB's Executive Management conducts a monthly customer experience forum to monitor, analyze, and assess findings through direct communication with the Consumer Business and Operations departments of each branch. Customer satisfaction rates have increased by 62% thanks to a marked improvement in service quality.

In 2017, we established the foundations of an Enterprise Service Bus (ESB) that will shorten the amount of time it takes the Bank to reach business solutions that

require data exchange between systems. A number of digital enterprise transformation projects are currently underway to create an outstanding customer experience and consistent level of service across all bank channels while supporting processes automation.

The Bank's Corporate Cash and Trade portals were partially upgraded in 2016 to provide a single platform that can serve corporate customers. When the project is completed, it will ultimately increase customer satisfaction and provide a more streamlined and seamless online banking experience for corporations. We increased our number of trade service hubs to 61 from 53 to cover our entire network. This achievement will increase our average number of corporate transactions and enhance our service offerings.

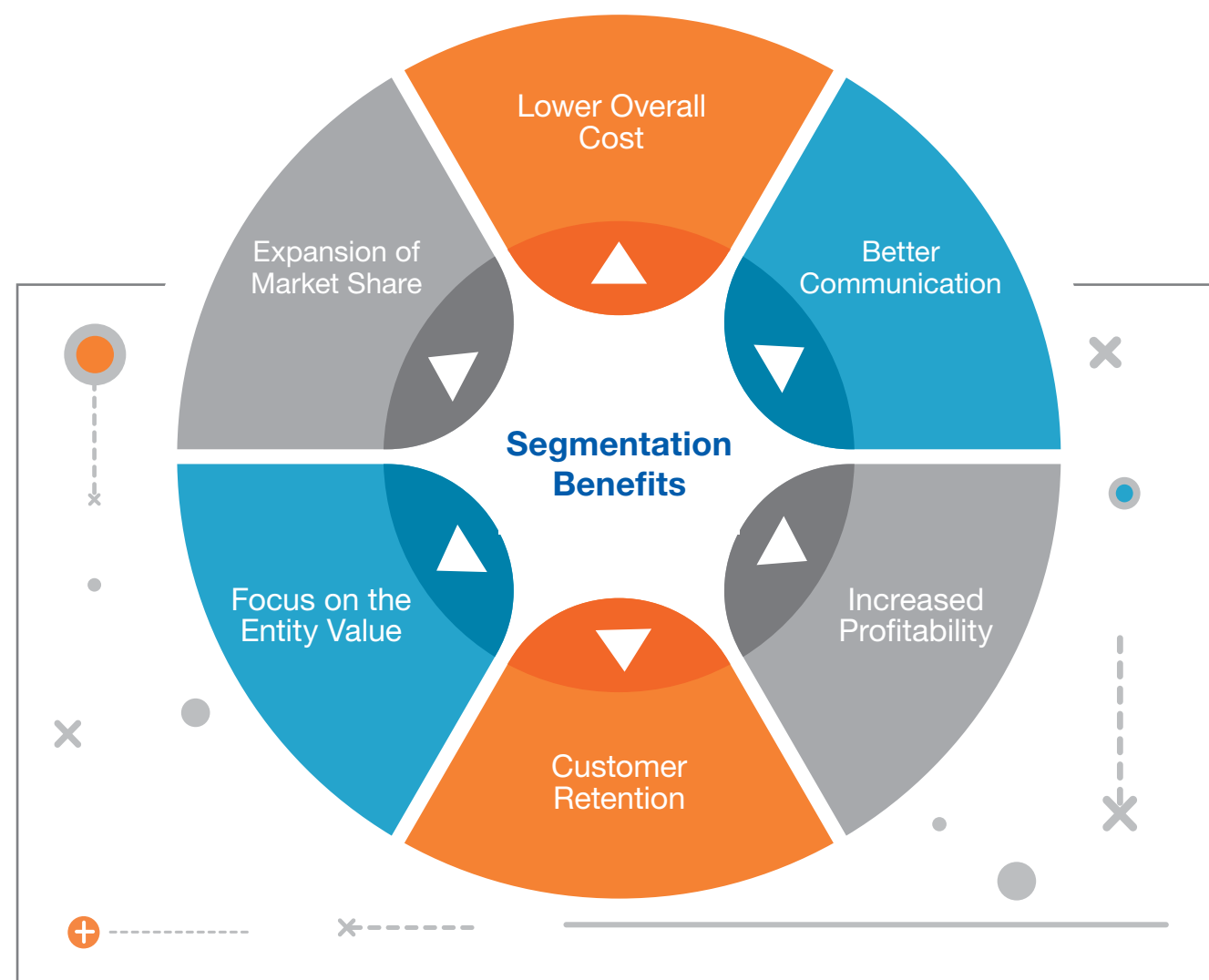


Dr. Ahmed Zewail

Winner of the Nobel Prize in Chemistry in 1999 for his pioneering work in femto science. He was the Director of the Physical Biology Center at Caltech and holds 50 honorary degrees in science and art from universities around the globe

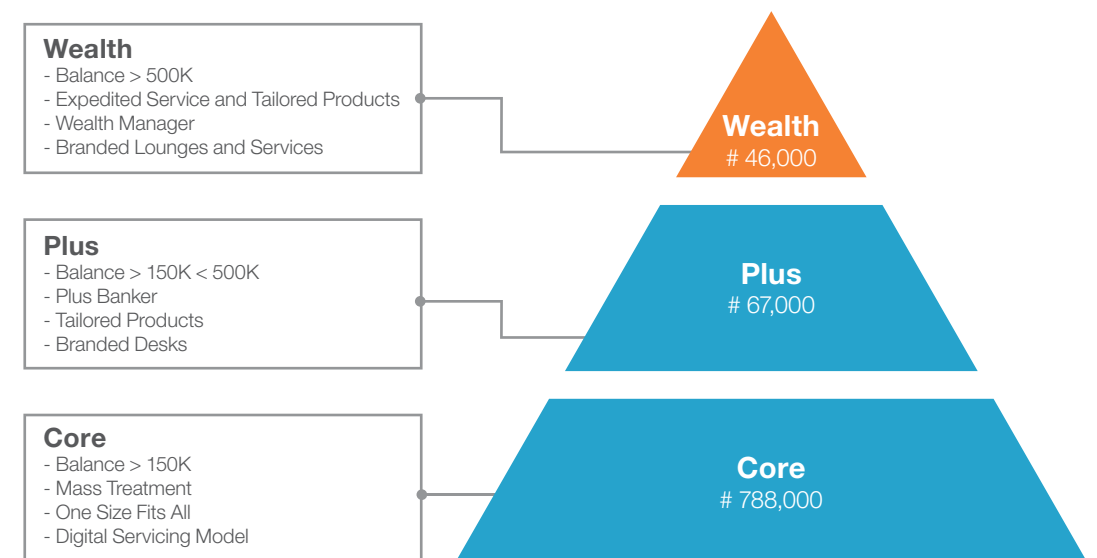
Potential Streamlining

CIB has introduced tailored products and services that address specific customer needs. We have established new segments that consider multiple variables and focus on the full customer life cycle

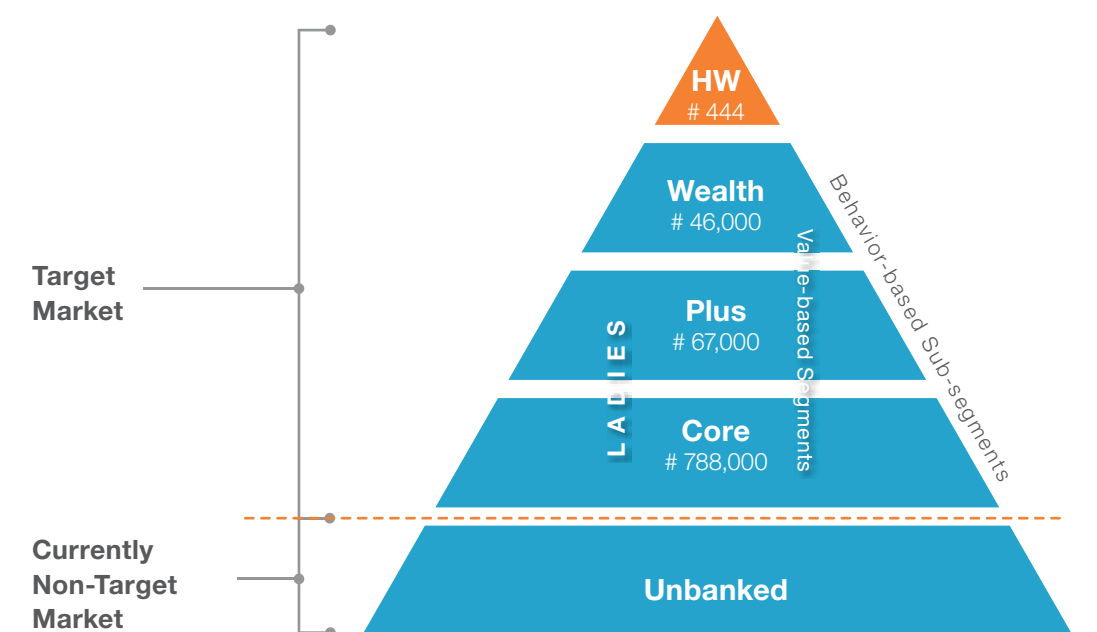


Segmentation Levels

Old Segmentation Approach



New Segmentation Approach



Nurturing Our Most Valuable Asset

Dr. Farouk El-Baz

Award-winning NASA scientist who assisted in planning scientific exploration of the moon

At CIB, we view human capital as our most valuable asset. Our talented group of nearly 6,000 CIBians are at the core of the Bank's success, which is why employee performance management is a key strategic role of our Organizational Development Department. A new job-weight approach has been introduced to employ a systematic method to determine the value/worth of a given job relative to other jobs in the organization and establish a rational pay structure. Career maps have also been developed for business banking and wealth management jobs throughout our branches to help create clearly defined career paths for employees by highlighting career advancement opportunities.

Our Employee Relations Team launched its third Employee Effectiveness Survey in 2016. Some 4,627 employees participated, representing 88% of our total workforce. The survey revealed that 57% of our staff members are engaged and 47% feel enabled. The results also revealed that CIB's employees take great pride in what they do and where they work, are aware

that they have high performance expectations, and understand the link between their job and the overall goals of the organization.

Our Learning & Development Department is strategically engaged with all our lines of business, offering a comprehensive suite of learning and training programs. They have introduced innovative ways to enhance skills and empower CIB teams with the best professional learning experiences. In collaboration with top global leadership institutes, CIB sent promising talent to seventy overseas training courses in 2016.

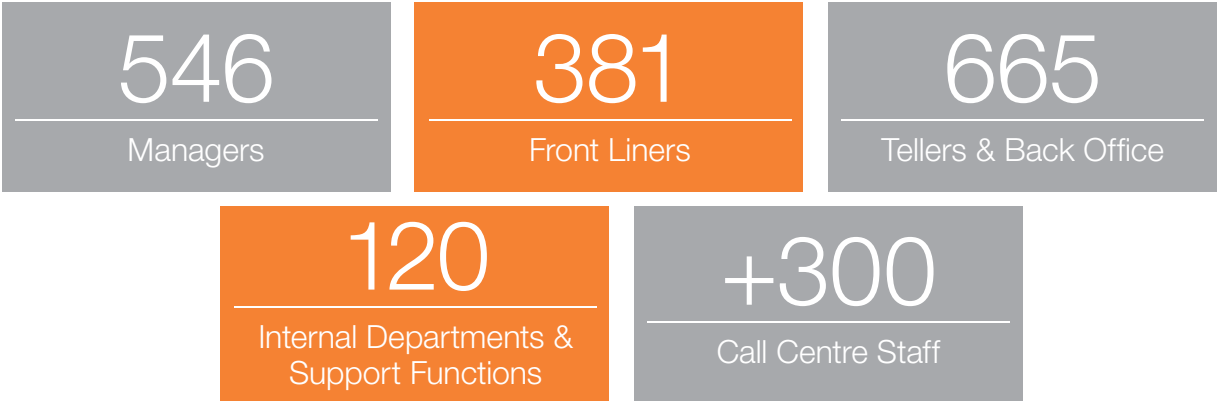
The Department also introduced new learning initiatives including:

- A Basic Banking Certificate Program – an induction program for new employees
- A Consumer Banking Professional Certificate – Skills development designed for CIB Branch Heads covering 138 branches nationwide

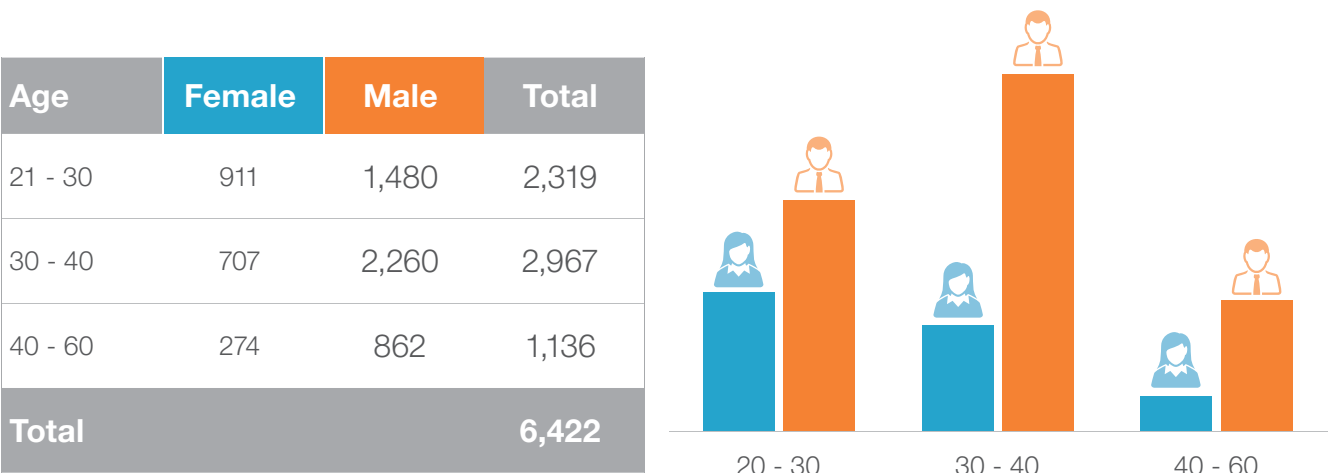
CIB Learning Initiatives

Requirement	2015	2016
Total number of employees granted offshore training*	138	90
Total number of technical training programs (in-house, local, and post-grad)	3,049	3,175
Total number of social and human training programs granted (in-house and local)	8,652	9,958

Various training methods and techniques were applied at all levels, participants included:



CIB Staff by Age Group



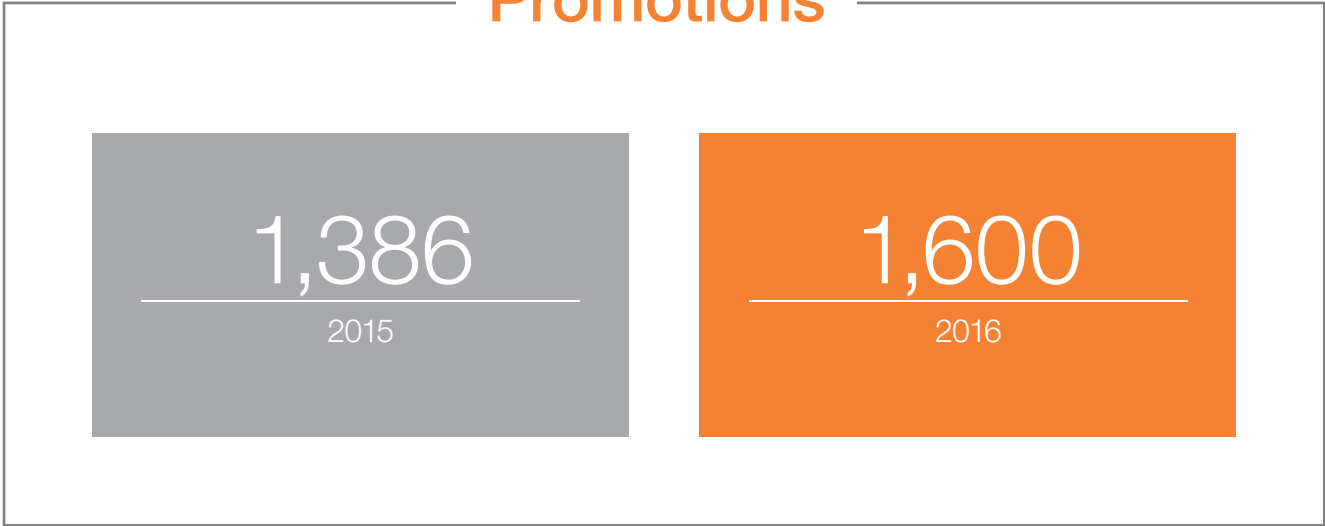
Headcount & Hiring by Gender

Year	New Hires	Gender		Grand Total
		Female	Male	
2015	New Hires CIB	304	469	773
	Citi Acquisition	115	150	265
	Total 2015	419	619	1,038
2016	New Hires CIB	370	513	883
	Total 2016	370	513	883



Fatma Said
24-year-old soprano won the Veronica Dunne International Singing Competition in Dublin in 2016. She is the first Egyptian to be awarded a scholarship to attend La Scala Academy in Milan

Promotions



Inspiring Business Growth



Okhtein

Egyptian siblings Aya and Mounaz Abdelraouf launched their brand Okhtein in 2013, their designer bags and scarves are now known worldwide

Widely recognized as the preeminent corporate bank in Egypt, CIB's Corporate Banking Group serves industry-leading corporate clients as well as medium-sized businesses. Despite challenging market conditions in 2016, Corporate Banking managed to achieve 64% growth in its loan portfolio y-o-y. The Bank's belief in the pivotal role of SMEs in the growth of the Egyptian economy has led to a broadened scope for Corporate Banking to provide financial instruments and services specifically tailored to the needs of this important sector.

In 2016, CIB was a leading provider of several syndicated loans to finance the establishment and/or expansion of power plants, with the goal of helping to solve the country's ongoing energy challenges. These included syndicated loans to support Egypt's petroleum sector with an emphasis on the natural gas business.

2016 Achievements:

- Revaluating our foreign currency book post EGP flotation
- Participating in two syndicated loans to finance 16,265 MW of new energy capacity
- Participating in a trilateral syndicated agreement with the Egyptian Electricity Holding Company and Egyptian General Petroleum Corporation to discount dues between parties
- Leading the market with a 37.7% share in financing Egypt's 4G licenses while improving our share of wallets to 41% in issuing the required performance letters of credit for mobile operators
- Participating in mega projects such as the Suez Canal Tunnel Development Project in Ismailia and Port Said
- Financing major acquisitions within the healthcare sector
- Scoring an overall Net Promoter Score of 27 and a Customer Satisfaction Score of 7.7
- Capturing approximately 80% of the market share for shipping activities related to Suez Canal payments by facilitating financial solutions for the shipping sector, including shipping agencies, shipping service providers, container terminals, ports, and ship owners.
- Supporting the importation of necessary grains and food staples
- Acting as a mandated lead arranger in financing new projects aimed at improving public transportation

Small & Medium Enterprises

CIB has a keen eye on SMEs because we believe they have the potential to become a leading catalyst for economic growth. We support SMEs by delivering exceptional services and maximizing the benefits offered by various bank segments. We provide integrated financial solutions and dedicated Relationship Managers who help provide tailored products and services that meet the specific needs of SMEs.

One such tailored product is CIB's VISA Platinum Cards for Business. The first-of-its-kind business debit and credit cards were established in association with VISA Egypt to allow the owners of small and medium-sized businesses to keep their personal and business expenses separate by letting them track and monitor their employee expenses, as well as their own, through one simple consolidated monthly statement.

The credit cards offer an array of benefits, including Cash on Phone, which lets customers transfer their balance from credit card to company account, instant cash withdrawals, grace periods of up to 55 days interest-free on repayment, and installment payment plans (IPP) for more flexible and convenient payments with lower monthly interest rates on periods from 6-36 months. Special offers and discounts are also available to cardholders, in addition to complementary coverage insurance, such as Multi-Trip Travel Insurance and Company Liability Waiver Insurance, the latter of which protects businesses against any losses due to card misuse.

Rational Deeds

Sustainable growth and development are the cornerstones of our business strategy



Dr. Nadia Makram Ebeid
Egypt's first Minister of Environment
(1997-2002), Executive Director CEDARE
Center for Environment & Development for
the Arab Region & Europe

UN Sustainable Development Goals

Sustainability has become an increasingly integral component of CIB's policies, practices, culture, and mindset, so much so that it has been incorporated into our vision and mission statements. This promising journey of green transformation is closely aligned with the 17 Sustainable Development Goals (SDGs) and 169 associated targets set forth by the 2030 Agenda for Sustainable Development. Our sustainability strategy is also consistent with Egypt's 2030 Agenda, the underlying focus of which is to secure a sustainable and climate-resilient future.

Good Health and Wellbeing (SDG#3)
CIB organized a cultural trip for 400 public school students to attend Sergei Prokofiev's famous composition "Peter and the Wolf."

Children with autism and other disabilities have always been given high priority on CIB's CSR agenda, as reflected in our long-term partnership with the ADVANCE Society for Persons with Autism and Other Disabilities. We have offered ongoing support for projects undertaken by the ADVANCE Society.

Through a partnership with Zawya, an art-house cinema founded by Misr International Films (MIF), CIB sponsored a screening of the animated film "Hotel Transylvania 2" with live audio for more than 150 visually impaired public school children.



For the second consecutive year, CIB sponsored art exhibitions featuring the work of students from the faculties of Fine Arts at Alexandria and South Valley universities. We acquired select pieces from each exhibition to enrich the Bank's private art collection.

CIB sponsored the second edition of the Cairo Symposium for Carving Iron Scrap held in April 2016 at Mohamed Mahmoud Khalil Museum. We have been sponsoring this magnificent art event since its launch in 2013, and distinctive pieces have been acquired and added to CIB's private art collection.

For more than five years, CIB has sponsored the Egyptian Squash Federation as part of our belief that sports are an integral facet of shaping the character and health of Egyptian youth. This year, we continued our support of the young, talented athletes who represent our country in regional and international arenas. In 2016, we further expanded this support to include less fortunate children by launching the Squash for Everyone Initiative in partnership with the Egyptian Squash National Teams Director & Technical Advisor.

CIB supported the new Your Space initiative launched by Egyptian entrepreneur Omar Samra, which aims to develop the scientific talents of Egyptian youth. This initiative represents an innovative experience to promote education in space science among students at schools and universities. The objective aims to stimulate the development of engineering, science, technology, and mathematics curriculums and pique student interest in not only exploring space but also making it their future profession. Student competitions were organized for designing a spaceship or a city for humans on another planet or the moon.

Affordable & Clean Energy (SDG #7)

- CIB employs various clean energy systems around its premises and offices.
- LED lights were installed bank-wide, which will result in a projected 40% energy savings as per accreditation of the Ministry of Electricity and Renewable Energy.
- CIB installed three solar grid-tied stations over its standalone buildings, feeding in 20% of the buildings' electricity needs.

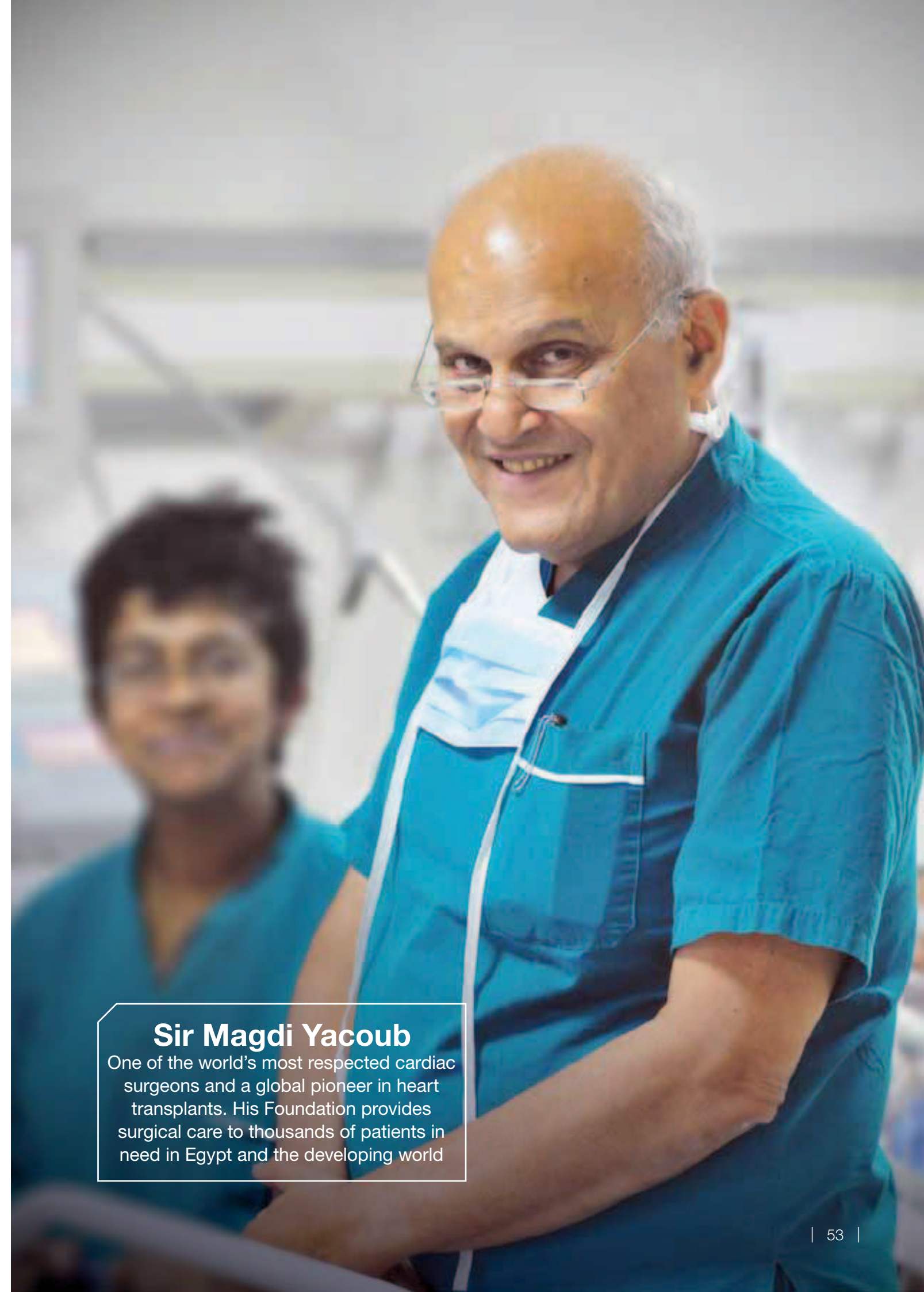
- CIB operates 35 solar water heaters and switches off electric water heaters during the summer months.

Industry Innovation and Infrastructure (SDG #9)

- New and emerging financial technologies (FinTech) are rapidly changing the landscape in the financial services and banking fields. FinTech includes new and innovative startups in areas such as digital and mobile payments. Many Egyptian startups have made progress in this space; however, the number of Egyptian FinTech startups remains limited with significant untapped opportunities. FinTech has the potential to reorient the financial services sector toward more inclusion, growth, and product innovation.
- On February 14th, 2017, CIB Egypt held a FinTech Accelerator Demo Day in cooperation with The American University in Cairo. This event allowed incubated entrepreneurs to pitch their business ideas and showcase their products and services.
- The FinTech Accelerator is a 12-week program that helps Egyptian startups commercialize their innovative technologies and business models into viable ventures that contribute to economic growth, competitiveness, and job creation. Capitalizing on AUC's intellectual capital and CIB's world-class capacities, the program connects innovative startups with a network of startup alumni, AUC faculty, CIB mentors, and investors.
- Launched in July 2016, the program is currently holding its second round. Entrepreneurs receive specialized support necessary to take their businesses further, gain invaluable insights from the brightest minds in the startup and FinTech worlds, and amplify their impact on the Egyptian economy. The FinTech Accelerator fosters a thriving ecosystem of innovation, education, and responsible business.

Reduced Inequalities (SDG #10)

The Bank continues to show creativity and innovation in its commitment to Egyptian society. CIB was the only Egyptian financial institution to allocate 1.5% of its net annual profit (approximately USD 4.2 million) in 2016 to long-term sustainable development programs in Egypt.



Sir Magdi Yacoub

One of the world's most respected cardiac surgeons and a global pioneer in heart transplants. His Foundation provides surgical care to thousands of patients in need in Egypt and the developing world

A USD 1.2 million endowment was established in 2014 to fund and ensure the sustainability of mega projects that have already been implemented. In 2016, the endowment fund was increased to USD 3.6 million.

The independent CIB Foundation rewarded, constructed, established, funded, and financed more than EGP 10 million in children's projects throughout Egypt. These projects included important healthcare initiatives such as 264 eye exam caravans in public elementary schools, 500 critical eye surgeries, research labs at the Magdi Yacoub Heart Foundation, a PET/CT scanner in the Children's Cancer Hospital, intensive care units at four large public hospitals, winter sweaters for over 50,000 children, and 500 blood bags through a CIB staff blood drive. The Bank also supported education initiatives for children with special needs and gifted students living in impoverished areas by giving them access to higher education abroad.

Sustainable Cities & Communities (SDG #11)

- CIB built and renovated several of its properties to meet international green construction standards and ensure better air circulation mechanisms. Natural plants and green walls have been installed at branches and offices to curtail the dissemination of inessential emissions. Green initiatives are sustained through regular audits from the Ministries of Environment and Housing.

CIB approved the activation of a carpooling mobile application. The ride-sharing app has numerous social benefits and the additional advantage of reducing the number of cars on the road, thereby quelling emissions of CO2 and other harmful pollutants.

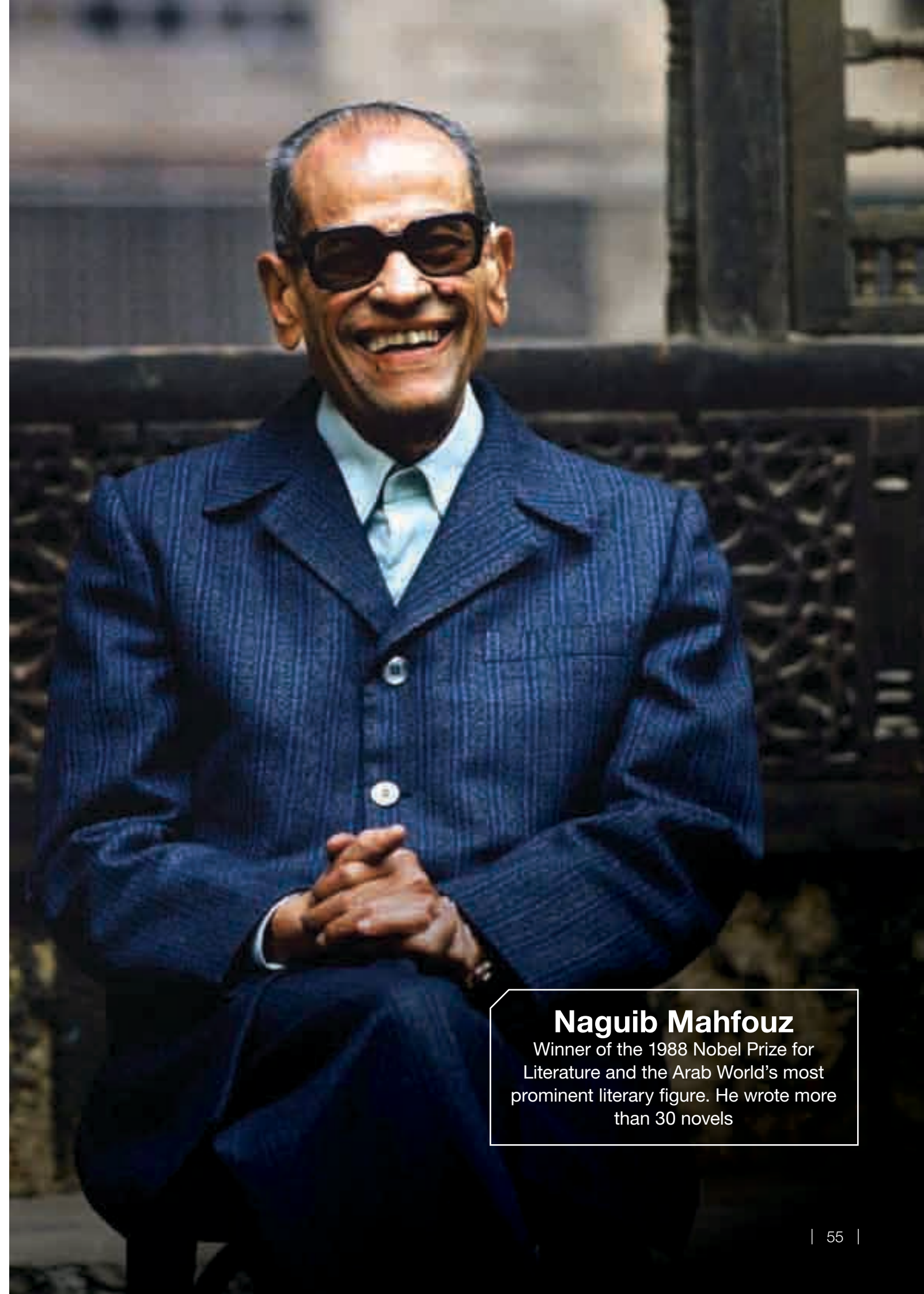
CIB managed to decrease paper consumption by 11.99%, despite increases in headcount, customers, and branches. A total of 40,684,140 sheets of paper were consumed in 2016 compared to 46,227,804 in 2015.

- The Bank has anchored the basics of waste deployment throughout its premises. CIB is exchanging its waste for cash, the deposits of which are credited to a Sustainability A/C. Waste is being routed to recycling outlets, and the revenue is being used to support sustainability initiatives.
- CIB is the first Egyptian financial entity to develop a carbon footprint inventory for its premises. Collaborating with a top-rated international consultancy agency, we are addressing sustainability issues in a robust and comprehensive way, positioning our organization as a leader in the Egyptian market. The development of a carbon inventory is seen as a valuable tool for identifying internal actions and measures that can uncover cost-saving opportunities and help improve our bottom line. These requirements and findings are fundamental for Egypt's 2018 climate change strategy, in line with the Paris Agreement.

Partnerships for the Goals (SDG #17)

- Sharing our practices and experience with external stakeholders is a source of motivation, recognition, operational efficiency, and continuous development. CIB partners with different communities and institutions to generate solutions, striving to be a model of excellence.
- CIB was the first financial institution in the Middle East to join the assessment exercise of the Dow Jones Sustainability Index 2016. Through successful data collection and cross-functional analytics, CIB managed to rank 79 out of 131 participating banks. CIB is positioned with the likes of Wells Fargo & Commerzbank and is working to improve its global sustainability ranking in 2017.
- CIB is the first and only bank in Egypt to join the United Nations Environment Program Finance Initiative (UNEP FI). As a signatory of the UNEP FI Statement of Commitment on Sustainable Development, CIB will assume the role of UNEP FI's Sustainability Champion nationally and regionally.

For more information: www.cibeg.com/English/AboutCIB/Pages/AnnualReport.aspx



Naguib Mahfouz

Winner of the 1988 Nobel Prize for Literature and the Arab World's most prominent literary figure. He wrote more than 30 novels

Managing Environmental and Social Risks

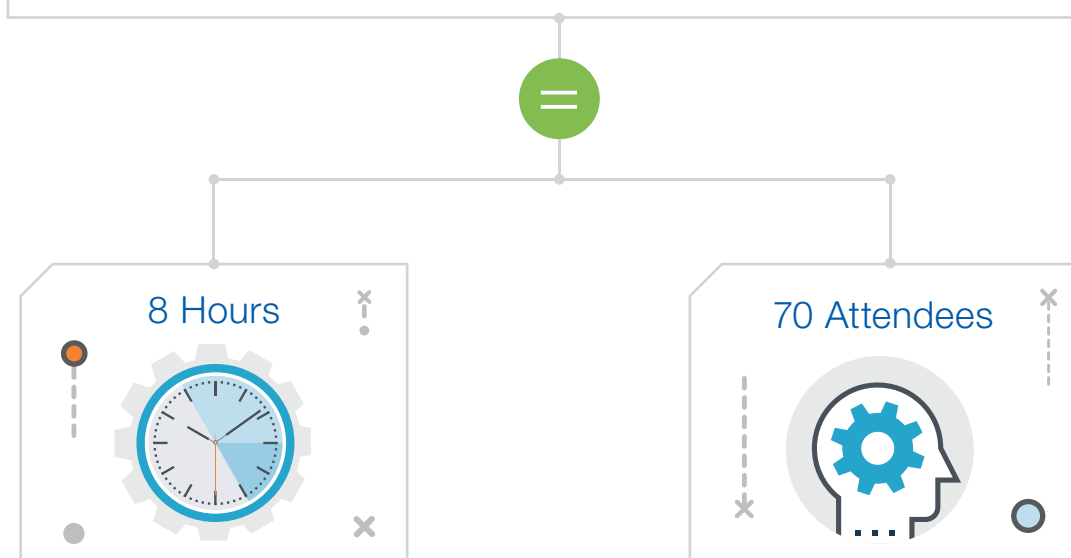
CIB's activities expose the Bank to a variety of financial risks that require analysis, evaluation, acceptance, and management of some degree of risk or a combination of risks. Assuming risk is a core aspect of financial business, and the operational risks are an inevitable consequence of being in business. Our aim is to achieve an appropriate balance between risk and rewards as well as minimize potential adverse effects on our financial performance. The most important types of financial risks are credit risk, market risk, liquidity risk, and other operating risks. Market risk also includes exchange rate risk, rate of return risk, and other price risks.

This report focuses on environmental and social (ES) impacts that may generate risks to our financial performance

and reputation. As a responsible bank, CIB has carefully defined the sectors and/or topics that represent social or environmental risks through our Social & Environmental Credit Risk Department.

The ES Policy forms part of our overall operational policy framework. CIB's Environmental and Social Policy specifies the requirements for ES due diligence and the criteria for adopting responsible credit decisions. In 2016, the Credit Risk Department introduced ES risk assessment tools such as the Equator Principles and an ES assessment checklist based on the EEAA category list. For all sensitive sectors, employees and customers have had six awareness sessions on Green Loans and Green Finance.

ES Awareness Sessions & Training 2016



Omar Samra
The first Egyptian to climb Mount Everest in 2007 and to ski to the Geographic South and North Poles

Social & Environmental Due Diligence

CIB shall not provide any services (including direct loans, funding, investments, or advisory services) to clients engaged in any activity involving the production, use, trade, or distribution of:

- Any product deemed illegal under host country laws or international conventions or that are subject to bans, such as pesticides, ozone depleting substances, etc.
- Weapons and ammunitions
- Alcoholic beverages (including beer and wine)
- Gambling and equivalent enterprises
- Pornography and prostitution

- Construction and/or handling of dump sites
- Racist media
- Activities that breach the UN Global Compact Principles, e.g. child labor
- Cross-border trade not compatible with the Basel Convention
- Bonded asbestos cement in which the asbestos content is more than 20%
- Medical equipment for which the IFC has not confirmed the radioactive source to be trivial and/or shielded

Record-Breaking Performance

Our excellent results in 2016 were locally and internationally recognized through receiving 19 prestigious awards



Farida Osman

The third-fastest swimmer in the world in the 100-yard butterfly at the 2017 NCAA Championships. She competed in the 2012 and 2016 Olympics

	Best Bank in Egypt Supporting Women in Business American Chamber of Commerce (AmCham)	Best Brand Value in Egypt Banker Magazine / Financial Times	Best Private Bank in Egypt Global Finance	Best Trade Finance Provider in Egypt Global Finance
Best Treasury & Cash Management Providers in Egypt Global Finance	Best Bank in Egypt Global Finance	Best Foreign Exchange Providers in Egypt Global Finance	Best Sub-Custodian Bank in Egypt Global Finance	Most Effective Recovery Middle East The Business Continuity Institute, UK
Achievement in Operational and Liquidity Risk Management Asian Banker	FTSE4Good Emerging Index 2016 Constituent member	Best Employee Engagement Initiative in the Middle East Asian Banker	Best Retail Risk Management Initiative in the Middle East Asian Banker	Best Bank in Egypt Euromoney

Most Active Issuing Bank in Egypt The European Bank for Reconstruction and Development	Best Cash Management Services in North Africa EMEA Finance	Best Foreign Exchange Providers in Egypt EMEA Finance	Best Bank in Egypt EMEA Finance	Bank of the Year in Egypt The Banker
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CIB is an active member in

The United Nations Environment Program Finance Initiative (UNEP FI)	The Federation of Egyptian Banks Headed by CIB Chairman & MD for 2 consecutive terms/ 6 years	The Egyptian Stock (EGX) Sustainability Committee
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G4 Content Index for 'In accordance' – Core – General Standard Disclosures

GRI Reference		Our Disclosures	Where to find this information?
Strategy and Analysis			
G4-1	Statement from the most senior decision-maker discussing the relevance of sustainability and organization's strategy to address sustainability	Statement of the Chairman and Managing Director	CIB Sustainability Report 2016 – Chairman's Note – p.4-5
Organization Profile			
G4-3	Name of the Organization	Commercial International Bank	
G4-4	Primary Brands, products and services	Organizational profile Products and services	CIB Sustainability Report 2016 – Products & Services p.34-35
G4-7	Nature of ownership and legal form	Organizational Profile: Ownership and Legal Structure	CIB Sustainability Report 2016 – Ownership and Legal Structure p.10-11
G4-8	Markets served	Our Customers	CIB Sustainability Report 2016 – Our Customers p. 40-43
G4-9	Scale of the organization	Scale & Financial performance	CIB Sustainability Report 2016 – Financial Performance p.16-17
G4-10	Workforce	Our Staff: Developing our most valuable asset	CIB Sustainability Report 2016 – Our Staff> Developing our most valuable asset p. 44-47
G4-12	Organization's supply chain	Our Key stakeholders	CIB Sustainability Report 2016 – Stakeholders>Our key stakeholders>Suppliers p.24-25
G4-13	Significant changes during reporting period	Full year information	CIB Annual Report 2016- http://www.cibeg.com/English/AboutCIB/Pages/AnnualReport.aspx

G4-14	Precautionary approach	Corporate Governance – Risk Management	CIB Sustainability Report 2016 : Corporate Governance p.24-26 and Risk Management> Risk Equilibrium p. 26-31
G4-15	External charters, principles or other initiatives	A year of achievements	CIB Sustainability Report 2016 – A record-breaking performance p.58-59
G4-16	Membership of associations	UNEP – Federation of Egyptian Banks-EGX sustainability Committee	CIB Sustainability Report 2016 – A record-breaking performance p.59
Identified material aspects and boundaries			
G4-18	Process for defining report content and aspect boundaries	2016 Materiality Matrix	CIB Sustainability Report 2016 – Materiality Assessment> Materiality Matrix p.21
G4-19	Material aspects	2016 Materiality Matrix	CIB Sustainability Report 2016 > Materiality Assessment p. 20
G4-20	Aspect boundaries within the organization	2016 Materiality Matrix	CIB Sustainability Report 2016 >Materiality Matrix p.21
G4-21	Aspect boundaries outside the organization	2016 Materiality Matrix	CIB Sustainability Report 2016 – Materiality Matrix p.21
Stakeholder Engagement			
G4-24	List of stakeholders engaged	Developing partnerships	CIB Sustainability Report 2016 – Stakeholders 24
Report Profile			
G4-28	Reporting period	Financial year- January – December 2016	CIB Sustainability Report 2016 – p.2
G4-29	Date of most recent previous report	2016	CIB Sustainability Report 2016 – p.2
G4-30	Reporting cycle	Annual	CIB Sustainability Report 2016 – p.2
G4-31	Contact point for questions regarding report	Romany.hafez@cibeg.com	CIB Sustainability Report 2016 – p.2
G4-32	In accordance option chosen	G4 In accordance – Core	
Governance			
G4-1	Governance structure of organization	Corporate governance	CIB Sustainability Report 2016 – Corporate Governance p.26-29 CIB Annual Report > http://www.cibeg.com/English/AboutCIB/Pages/AnnualReport.aspx

GRI Ref.	Key material issues for CIB	Disclosures on Management Approach (DMA)	Indicators	Where to find this information?
G4 Category: Economic				
Aspect: Economic Performance				
DMA G4-EC-1	Market and regulations	Chairman's Note	Best performing bank in Egypt	CIB Annual Report 2016: http://www.cibeg.com/English/AboutCIB/Pages/AnnualReport.aspx CIB Sustainability Report 2016 –
	Financial inclusion and capacity building, and risk management	CEO statement	Strategy	http://www.cibeg.com/English/AboutCIB/Pages/AnnualReport.aspx CIB Sustainability Report 2016
	Technology and innovation, and stability of digital services, and economic growth	Innovative products and services developed to support customers	Community investment initiatives	CIB Sustainability Report 2016 : Products and Services Community Investment>Rational Deeds
	Community investment, customer relationships, and human rights	Opportunities for community development created. Careful handling for our customers' relations. Human rights strictly observed		CIB Sustainability Report 2016 : Sustainability > Rational Deeds

Aspect: Indirect Economic Impacts				
DMA G4-EC8	Digital innovation and technology, and economic growth	Digital banking innovation is a key driver for our operations Availing our products and services to all considering the economic, environmental and social aspects.	New digital products and services Extent of reach out	CIB Sustainability Report 2016 >Digital Banking from p.36-37
G4 Category: Environmental				
Aspect: Energy				
DMA G4-EN-6	Reduction of energy consumption-Environmental impact	Reduce energy consumption including fuel, electricity etc..	Energy consumption reduction ratios	CIB Sustainability Report 2016 > Sustainability
Aspect: Emissions				
DMA G4-EN15-EN19	Environment-direct impact	Develop a carbon footprint inventory for our premises Environmental data	Carbon footprint inventory system Scope 1 & 2	CIB Sustainability Report 2016> Sustainability
Aspect: Effluents and Waste				
DMA G4-EN23	Environment – direct impact	Anchored the basics of waste deployment system in our premises, Recycling	Cash for trash is being utilized for sustainability initiatives	CIB Sustainability Report 2016> Sustainability

G4 Category: Social

Labour Practices and Decent work

Aspect: Employment

DMA G4-LA1	Fair and equal employment	Treat all employees with respect and fairness	Employment data: number of new employees, turnover, age group, gender etc..	CIB Sustainability Report 2016 > Employees from p.46
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Aspect: Training and Education

DMA G4-LA9	Relevance of training, education opportunities availability	Equality and fairness lie at the core of our operations	Average hours of training per year per employee by gender and category	CIB Sustainability Report 2016 : Employees from p.44-45
DMA G4-LA12	Inclusion and diversity and equal opportunity	Consider diversity on the basis of respect and equality	Training & Education data	CIB Sustainability Report 2016 : Employees

Society

Aspect: Local communities

DMA G4-SO1	Community engagement – direct impact	Effective interventions and sustained communication with the community	Social data Our Foundation	CIB Sustainability Report 2016 : Sustainability from p.50-57 Annual Report 2016: http://www.cibeg.com/English/AboutCIB/Pages/AnnualReport.aspx
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**CHALLENGING TODAY
EMPOWERING TOMORROW**



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