

Investor Relations Presentation

Year-End 2014



A BANK TO TRUST

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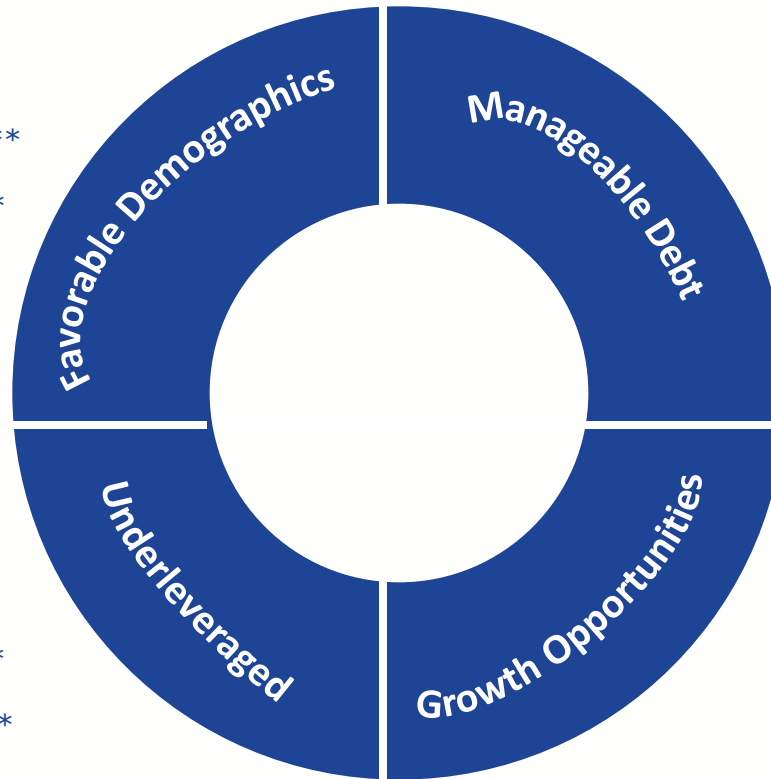
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Macro-Environment

Egypt Fact Sheet

- Population: 88mn¹
- Median age: 25²
- Private consumption/GDP: 77.02%**
- Public consumption/GDP: 13.58%**
- Labor force/population: 32.6%*
- Unemployment rate: 13.4%² (2013)

- Total bank lending facilities/GDP: 30.82%****
- Loans/Deposits: 41.16%*****
- Corporate loans/GDP: 22.99%*****
- Household debt/GDP: 7.83%%*****



- Current A/C balance: \$-1,813mn***
- Net International reserve: \$15.3bn (Dec. 2014)
- LT external debt: \$42.42bn***
- ST external debt: \$3.65bn***
- 80% of debt is in local currency, held by public sector

- Nominal GDP: EGP 475,574mn**
- Historical GDP growth: 5.18%³ (2005/2013CAGR)
- GDP/Capita: \$11,073³ (2014)

¹ CAPMAS, population clock (9/2/2015)

² CIA, World Fact Book

³ IMF, WEO Database, October 2014

* Preliminary figure

** Figures as of April/June 2013/2014

*** Figure as of Q4 2013/2014

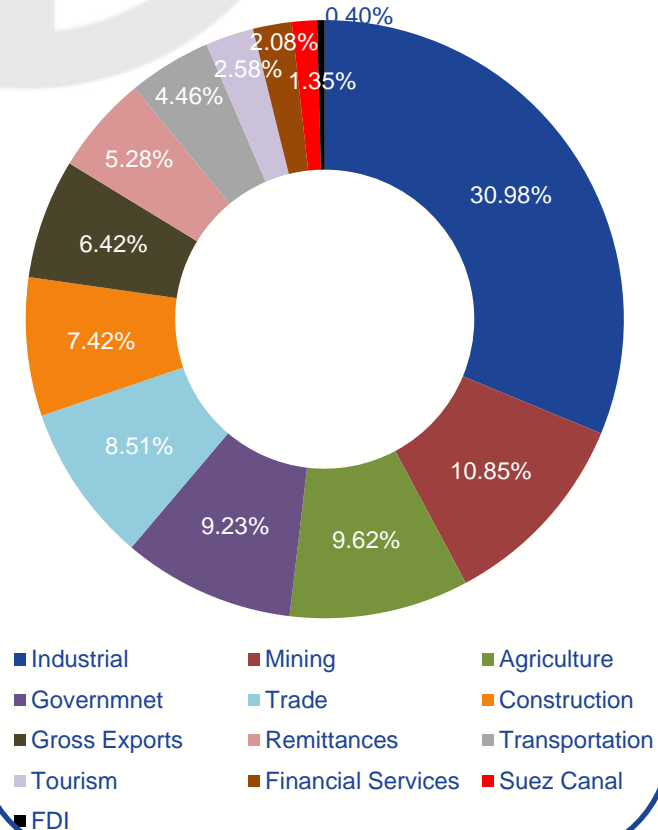
**** GDP at market price

Figures as of October 2014

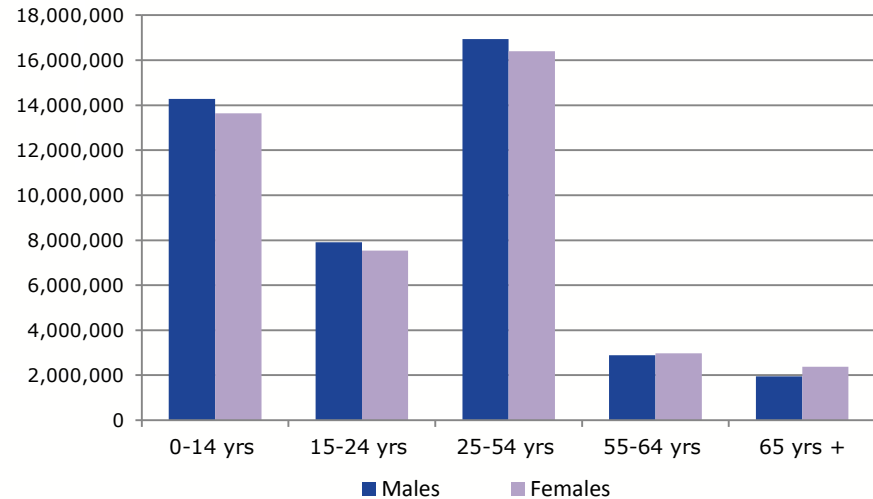
Source: CBE

Egypt Fact Sheet (Cont'd)

Diversified as % of GDP¹



Favorable Demographics²



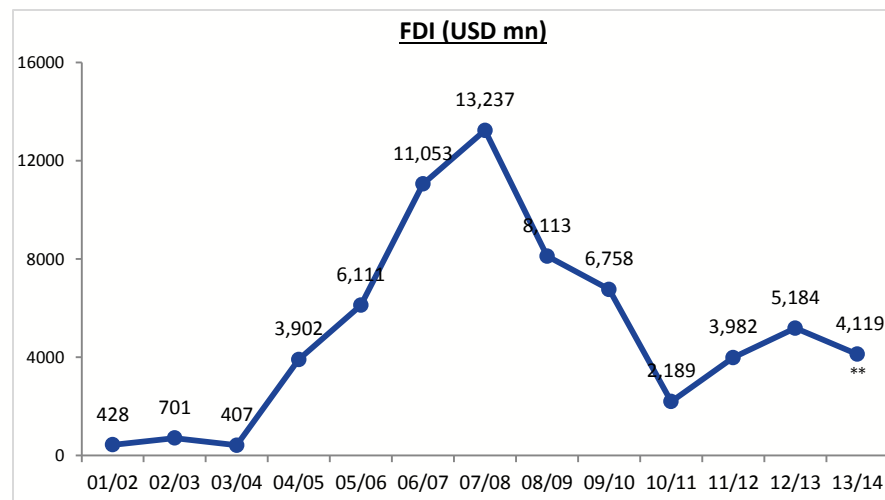
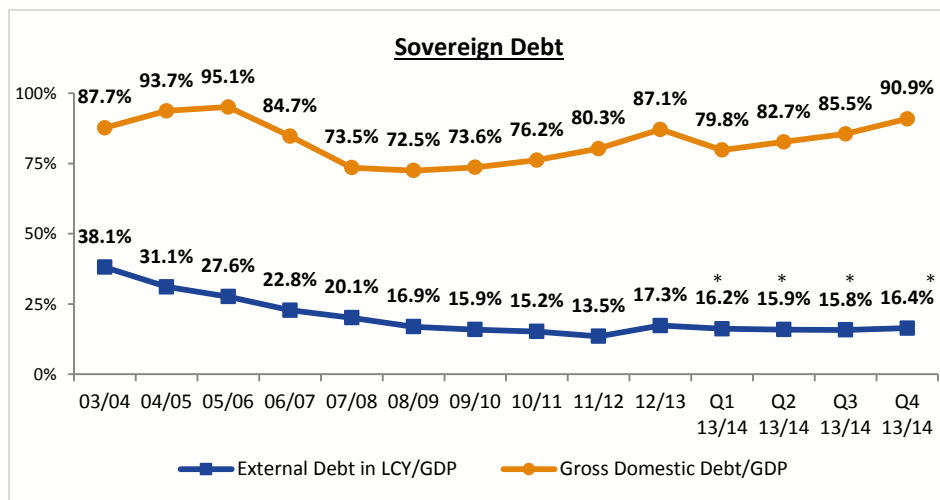
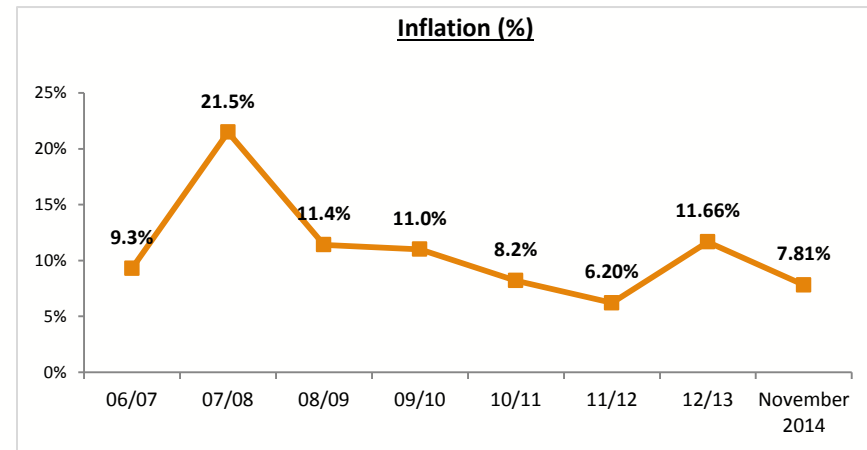
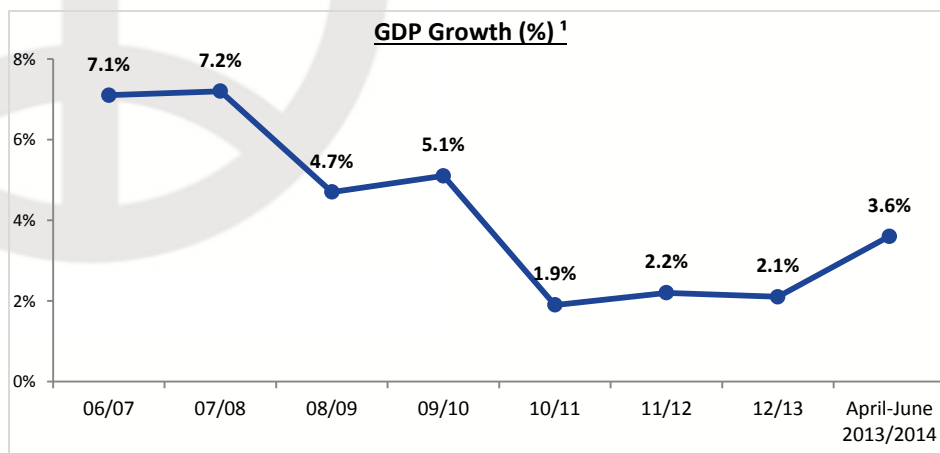
0-14 years	32.1%
15-24 years	17.8%
25-54 years	38.4%
55-64 years	6.7%
Over 65 years	4.8%

- Egypt is the most populous country in the ME, the 3rd most populous in Africa
- The production age totals to about half of the total population
- Over 85% of the population is below 55 years

¹ CBE, Figures as of April/June 2013/2014

² CIA, World Fact Book

Macroeconomics Snapshot



* Provisional Figures

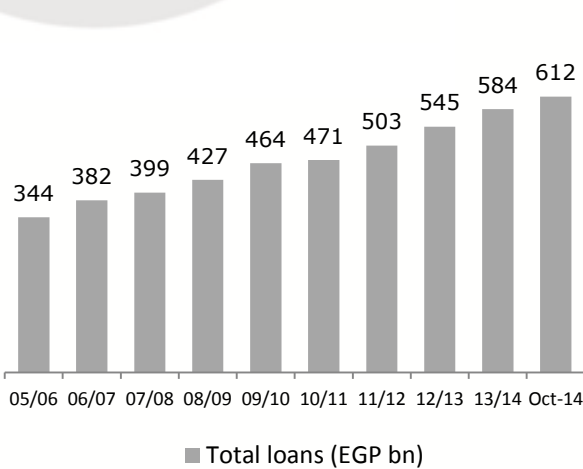
¹ GDP at Factor Cost

** 13/14: Q1 + Q2 + Q3 + Q4

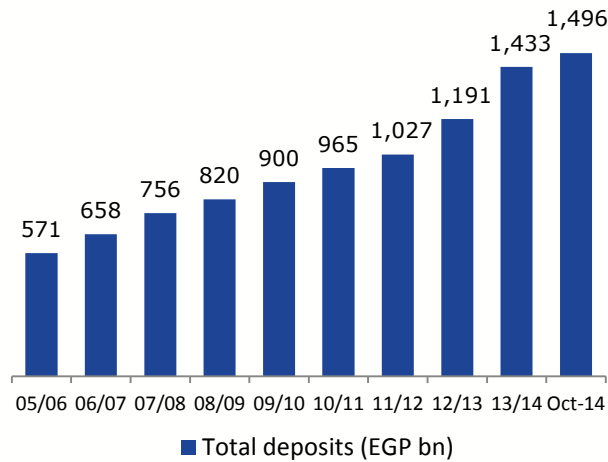
Source: CBE

Egyptian Banking Sector Snapshot

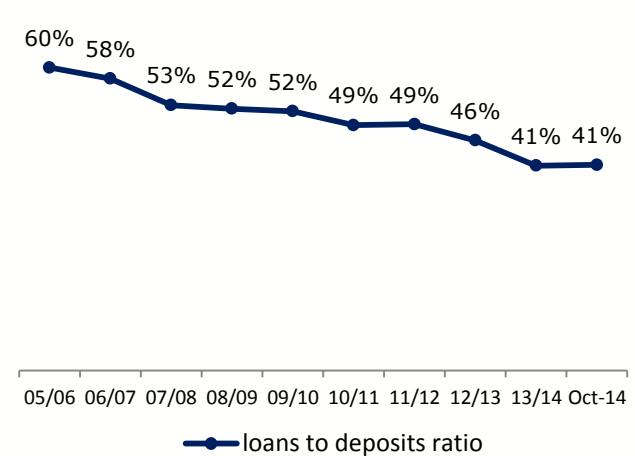
Total Loans



Total Deposits



Loans to Deposits ratio



	05/06	06/07	07/08	08/09	09/10	10/11	11/12	12/13	13/14
# of banking licenses	59	43	41	40	39	39	40*	40	40
# of branches					3,502	3,573	3,610	3,651	3,712
# of ATMs					4,507	4,953	5,489	6,283	6,870
# of POS					33,953	32,911	40,046	45,716	51,384

* After adding the Arab International Bank (AIB) to the Register of Banks to fall under the supervision of the CBE

Source: CBE

Challenges Facing Egypt

Slow improvement in standards of living¹

- UNDP Human Development Index: Score of 0.682, ranking 110/187 in 2013

Low quality health care services¹

- 4.9 % of GDP spent on health care services in 2011

Lack of educational reforms¹

- 3.8% of GDP spent on education in 2012

Ease of doing business index²

- Ranked 112/189

Soaring budget deficit³

- 12.6% of GDP in FY 2013/2014

¹ UNDP, Human Development Reports

² World Bank, Ease of Doing Business 2015

³ IIF Egypt Report, November 2014

⁴ Transparency.org

Prospects for **Banking Environment**

Economic gradual pick up

- Crucial steps have been taken to reduce fuel subsidies and reform the tax system
- The government announced 3 mega projects: the Golden Triangle in the South, the North Coast development plan, and the illustrious new Suez Canal project which commenced and is expected to attract USD 200 billion worth of investments over 15 years
- Suez Canal certificates, raising EGP 64 billion in just 8 days

Low retail banking penetration

- Young population, 80% of the population is under the age of 55
- Around 8-10% of the adult population is banked

Untapped opportunities in the growing SME sector

- Approximately 406,000 SMEs* in Egypt of which only 15.3% are banked

Integration of the grey economy

- Last year the size of informal activities in Egypt was equivalent to approximately 40% of GDP**

Change in legislative regulations and processes

- Mobile financial services
- Mortgage lending
- Unified investment law

* IFC Mckinsey Survey, 2010 "Improving job creation potential through skills and SME development"

** Egyptian Center for Economic Studies , from Daily News Egypt May 2014

About **CIB**



Strategic Milestones



**Chase Divestiture:
Renamed CIB**

**First GDR
US\$ 120M
22.2% of share
capital**

**Strategic
subsidiaries
established
to complement our
core business**

**Ripplewood led
consortium divested
half of its holdings
in CIB to Actis**

**Actis Sold
2.6% in open
market in
March**

1975

1987

1993

1996

1998

2006

2009

2014

**Chase National
Established**

**First Egyptian
Bank IPO raising
US\$ 115M
150%
oversubscribed**

**First
International
Rating by
S&P and Fitch :
BBB-**

**Consortium
led
by Ripplewood
Acquired NBE
19% Stake**

**RW sold its
remaining stake in CIB,
marking transition of
strategic partnership
to Actis**

**Actis Sold
remaining 6.5%
to Fairfax
Financial Holdings
Ltd "Fairfax" in
May**



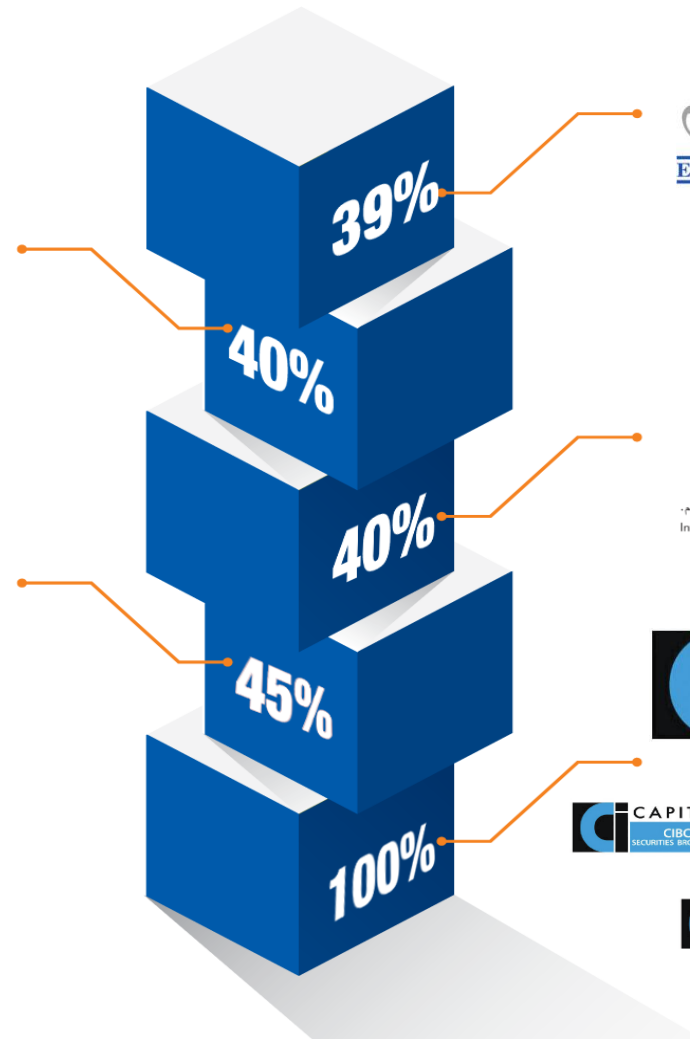
RIPPLEWOOD



CI Group Structure

CORPLEASE

CIL
a matter of life...



الشركة الدولية للأمن والخدمات ش.م.م.
International Security & Services S.A.E.



Business Segments

	Institutional Banking	Consumer Banking	CI Capital
Description	<ul style="list-style-type: none">Market leaderPrime contributor to profitability	<ul style="list-style-type: none">The take-off for a world class consumer banking franchise	<ul style="list-style-type: none">Full-fledged Investment Bank wholly owned by CIB
Focus on	<ul style="list-style-type: none">Large Corporates including MNCs, Institutions and Banks as well as Transactional Banking Services	<ul style="list-style-type: none">Retail customers (with special focus on Wealth and Plus segments) and SMEs	
Customers	91,834	606,102	
Loans	82.30%	17.70%	<ul style="list-style-type: none">Equities ResearchSecurities BrokerageAsset ManagementInvestment Banking
Contribution to*			
Deposits	28.25%	71.75%	

* Based on Managerial Accounting

Share Information

- CIB's Stock is listed in the Egyptian Stock Exchange, London Stock Exchange and traded in New York Stock Exchange

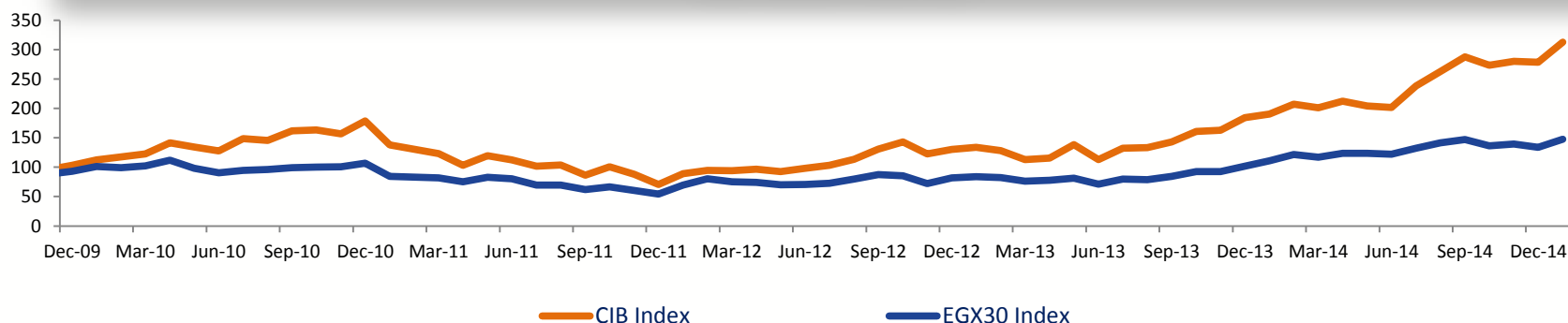
Share Information*

Shares outstanding	908,173,443
Par value	EGP 10.00
GDR Ratio	1:1
Last 52 weeks Hi	EGP 57.45
Last 52 weeks Lo	EGP 32.90

CIB Stock Info.*

EGP	2011	2012	2013	2014	YTD 2015
Market Cap.	11,115mn	11,257mn	21,839mn	44,673mn	50.89mn
Avg. Daily Liquidity	24.35mn	29.78	21.83mn	91.02mn	95.21mn
Av. Daily Volume	1.30mn	1.58mn	0.90mn	2.20mn	1.78mn
Avg. Daily Price	18.73	18.85	24.26	41.30	53.25

CIB Stock Activity*

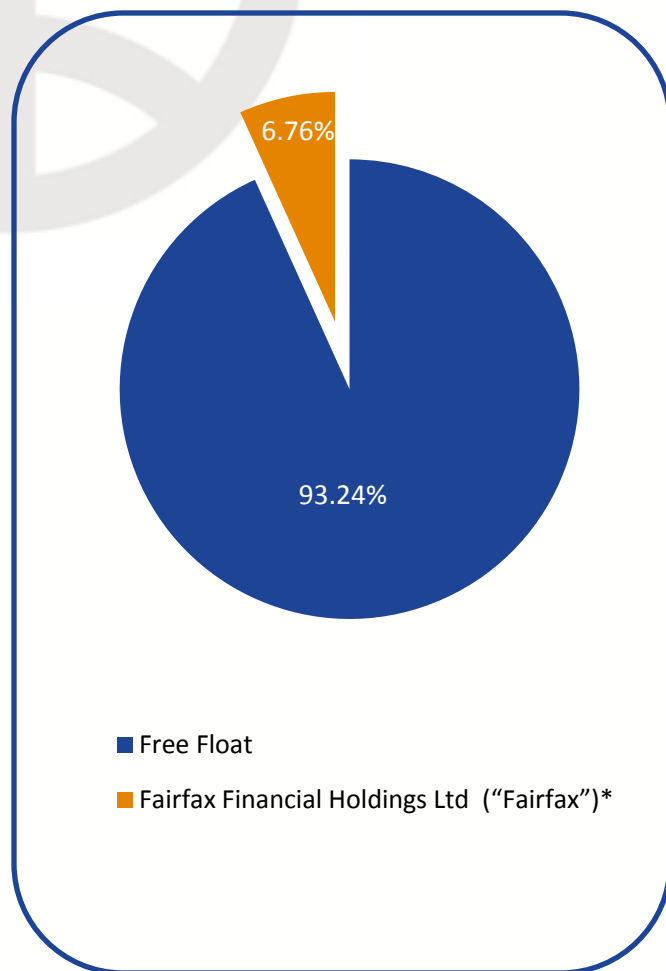


* Normalized after stock split as of 5/12/2013

As of 9/2/2015

Source: Bloomberg

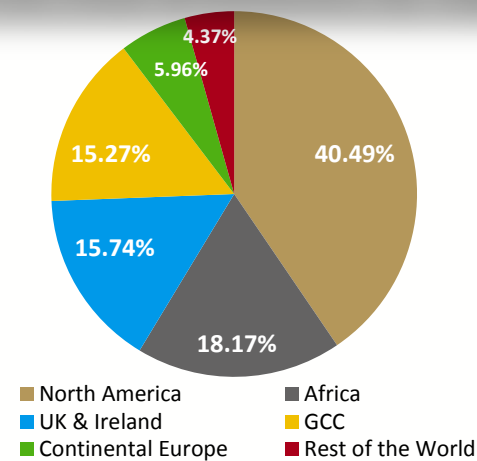
Shareholding Structure



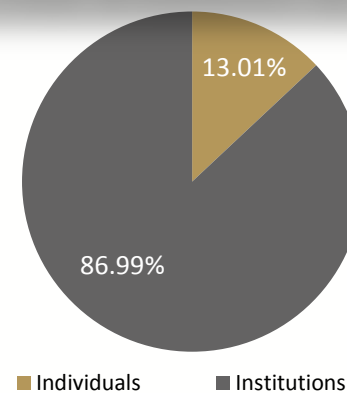
* Several wholly owned subsidiaries of Fairfax Financial Holdings Ltd ("Fairfax")

%s represents ordinary shares

Free Float Breakdown by region

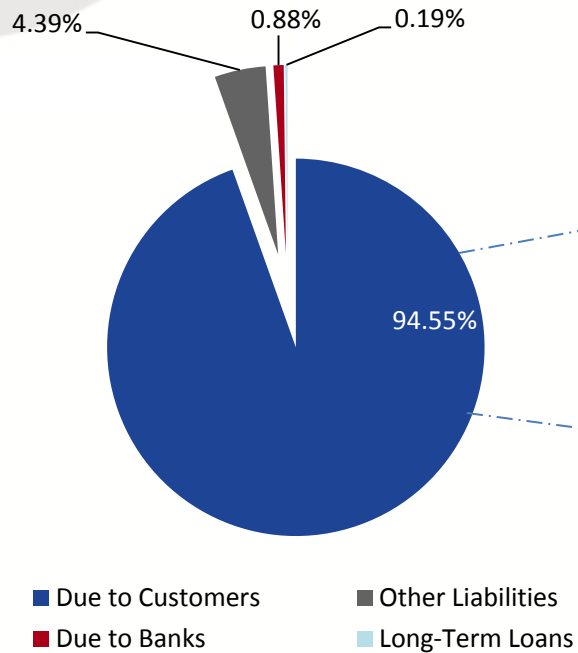


Free Float Breakdown by category

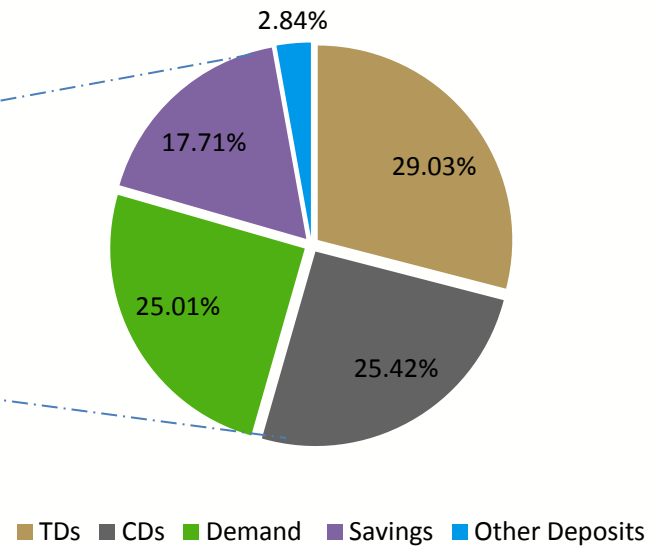


Funding Overview

Funding Structure



Customers Deposits Mix



CIB's funding structure has no wholesale funds

Key Strengths

Along with its
subsidiaries and
Affiliates

**The only “one-stop
shop”**

**Continuous
Growth**

Assets grew
17.5% from
2009 till 2014

Highly skilled
group leading
the Bank

**Experienced
management team**

**Strongest brand
equity in market**

Highly
reputable
among all
banks in Egypt

Acted as a
cushion during
unstable times

**Conservative
provisioning
policies**

**Prudent credit
policies**

Reflected in
asset quality

Distribution Network

Total Outlets **160**

Cairo **95**

Alex. **25**

Delta **8**

Sina & Canal **17**

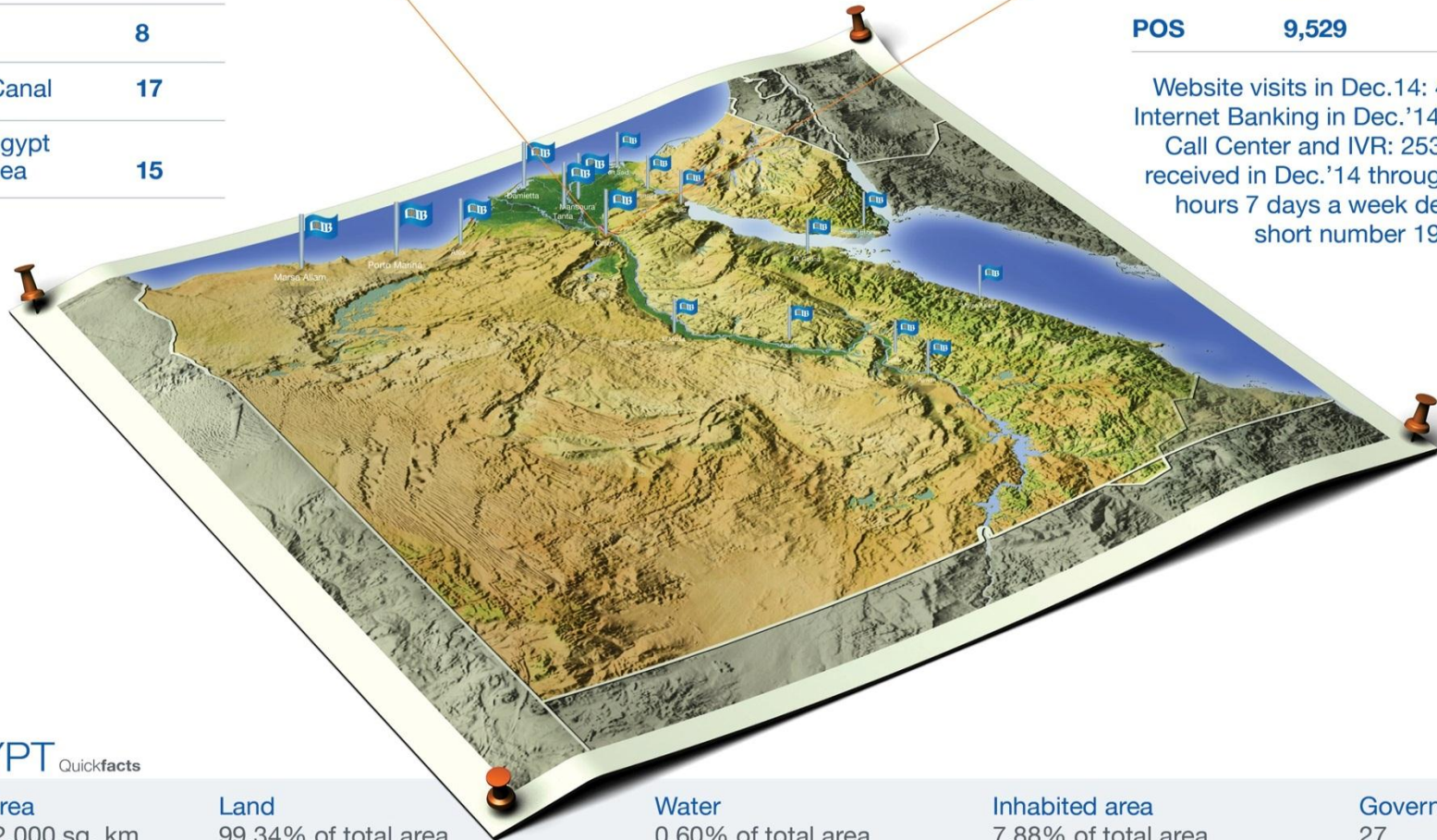
Upper Egypt
& Red Sea **15**

Alternative **Distribution Channels:**

ATMs **588**

POS **9,529**

Website visits in Dec.14: 404,751
Internet Banking in Dec.'14: 124,939
Call Center and IVR: 253k calls
received in Dec.'14 through our 24
hours 7 days a week dedicated
short number 19666.



EGYPT Quickfacts

Total Area
c.1,002,000 sq. km

Land
99.34% of total area

Water
0.60% of total area

Inhabited area
7.88% of total area

Governorates
27

Corporate Governance

Corporate Governance

Commitment to Corporate Governance

- Corporate governance is an issue that rates high on our list of priorities
- CIB was the first Egyptian corporation to establish an Audit Committee in 1998
- CIB's commitment to maintaining the highest standards of corporate governance is supported by several mandates, including:
 - Segregation of role of Executive Management and Board of Directors
 - Internal policies and manuals covering all business aspects
 - Highly skilled Investor Relations Team

When a board seat becomes vacant, the Governance Committee is responsible for nominating a new member

Importance of Corporate Governance

It has been demonstrated over and over that effective corporate governance in banks

not only

- **Enhances investor confidence in the Bank**

and

- **Provides it with a competitive advantage to attract domestic and foreign capital**

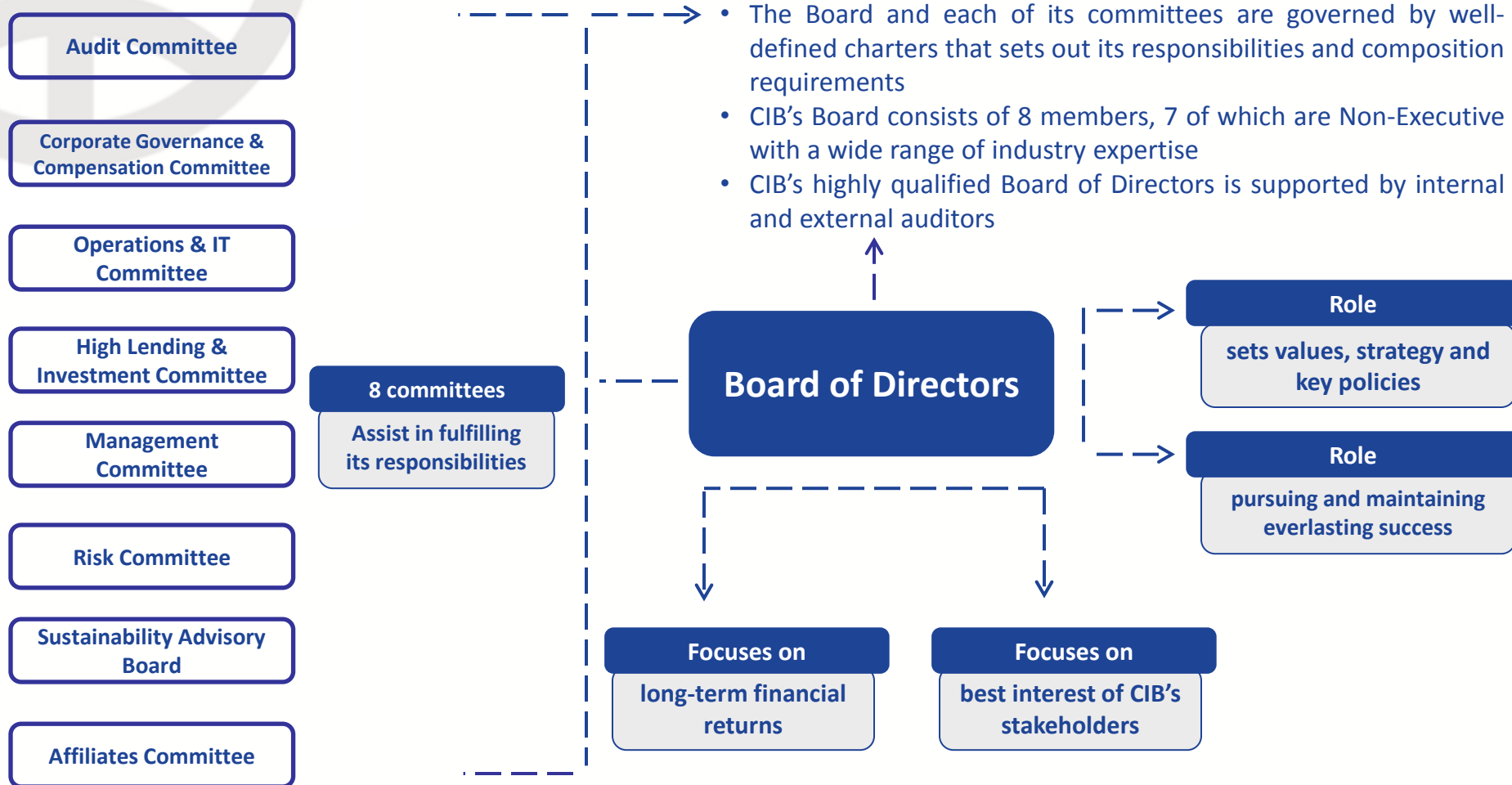
but also

- **Helps in withstanding economic downturns**

We take pride in our strong corporate governance structures which include:

-  **Experienced team of professional executive directors and senior management**
-  **Distinguished group of non-executive directors**
-  **Competent board committees**

Board of Directors



Board Members

Hisham Ezz Al-Arab

Chairman &
Managing Director

Jawaid Mirza

Non Executive
Board Member

Nadia Makram Ebeid

Executive Director of the Center
for Environment and Development
for the Arab Region and Europe
(CEDARE)

Yasser Hashem

Managing Partner of Zaki Hashem
& Partners, Attorneys at Law

Mark Richards

Head of financial
services of Actis

Medhat Hassanein

Egypt's former
Minister of Finance

Sherif Kamel

Dean of School of Bustiness
Administration (AUC)

Bijan Khorsowshahi

President & CEO
Fairfax International

BOD composition as of 21/10/2014

CIB Financial **Highlights**



Performance Snapshot :31 December 2014

Total Assets

EGP 143,813mn

Year-End 2013: EGP 113,752mn;

↑ **26.42% YoY**

Net Loans

EGP 48,804mn

Year-End 2013: EGP 41,866mn;

↑ **16.6% YoY**

Customer Deposits

EGP 121,975mn

Year-End 2013 : EGP 96,846mn;

↑ **25.95% YoY**

Shareholders' Equity

EGP 14,803mn

Year-End 2013: EGP 12,007mn;

↑ **23.29% YoY**

Revenues

EGP 8.0bn

Year-End 2013: EGP 6.7bn;

↑ **19.4% YoY**

NPAT

EGP 3.7bn

Year-End 2013: EGP 3.0bn;

↑ **24.4% YoY**

NPLs/Gross Loans*

4.66%

Year-End 2013: 3.96%;

↑ **17.6% YoY**

CAR

16.8%

Year-End 2013 : 16.3%;

↑ **2.8% YoY**

ROAE**

31.3%

Year-End 2013: 29.5%;

↑ **6.3% YoY**

ROAA**

2.9%

Year-End 2013 : 2.9%;

↑ **0.3% YoY**

Cost/Income***

22.7%

Year-End 2013: 23.5%;

↓ **-3.8% YoY**

Net Interest Margin*

5.41%

Year-End 2013: 5.36%

↑ **1% YoY**

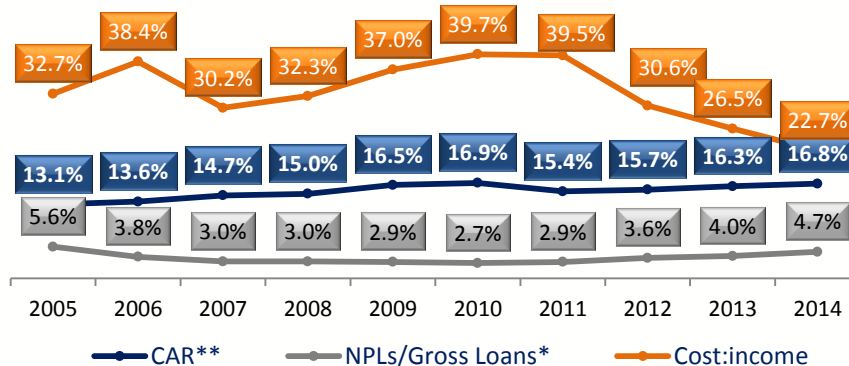
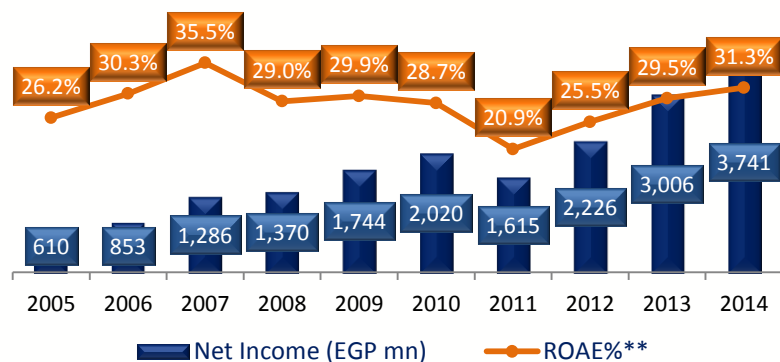
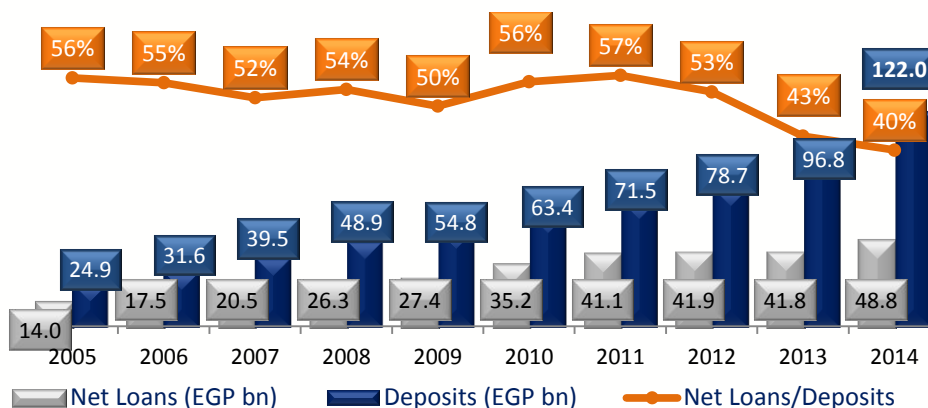
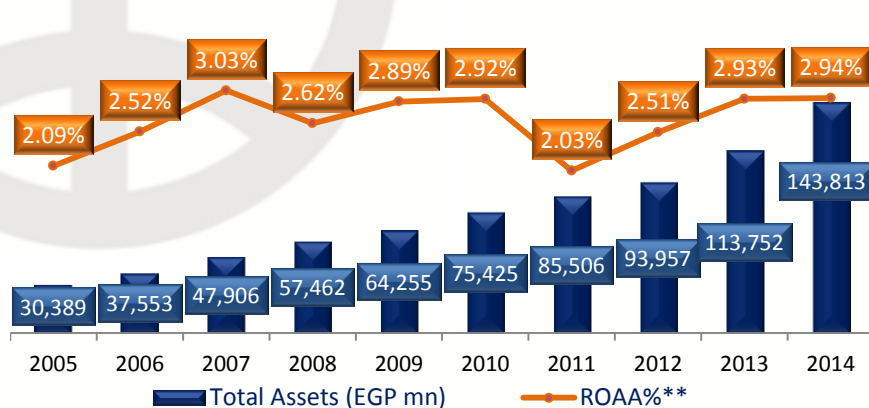
* Ratios on a standalone basis

** Ratio after appropriation

*** Lowest cost/income ratio in the last 5 years

Figures are on a consolidated basis unless otherwise stated

Performance Summary: last 10 years



Branches & Outlets	100	119	131	152	155	153	154	156	152	160
Headcount	2,301	2,477	3,508	4,014	4,426	4,750	4,845	5,181	5,490	5,697
Years	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014

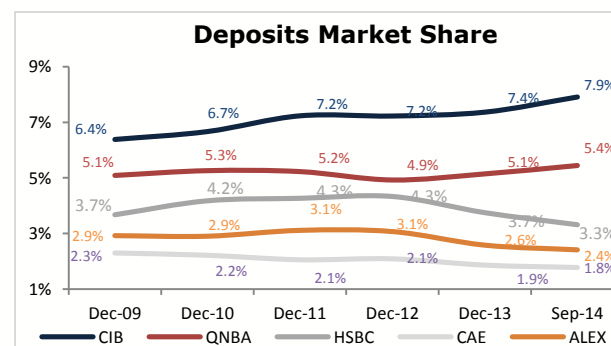
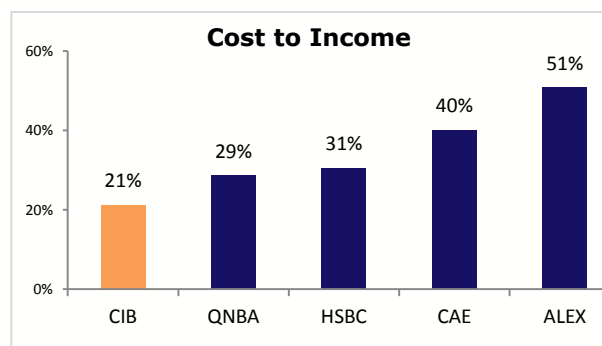
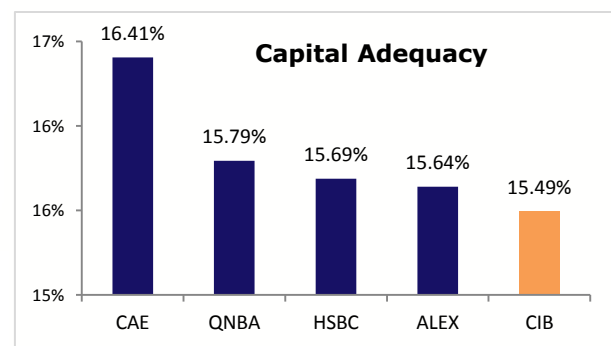
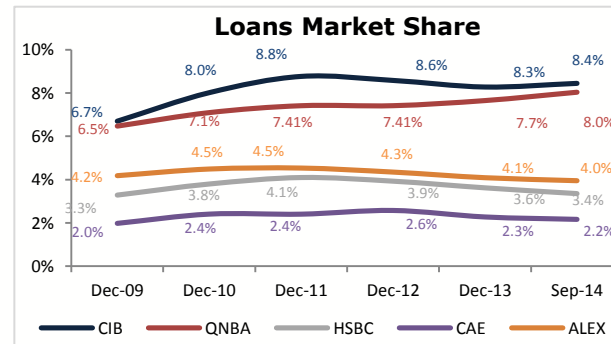
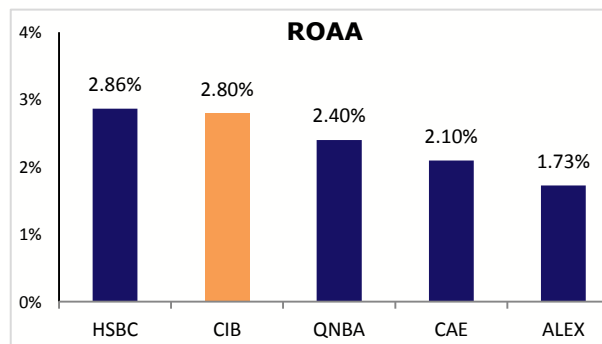
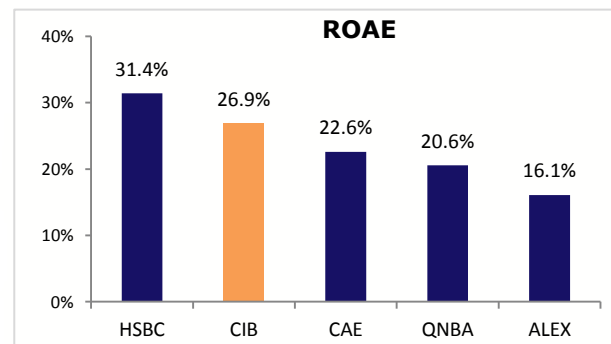
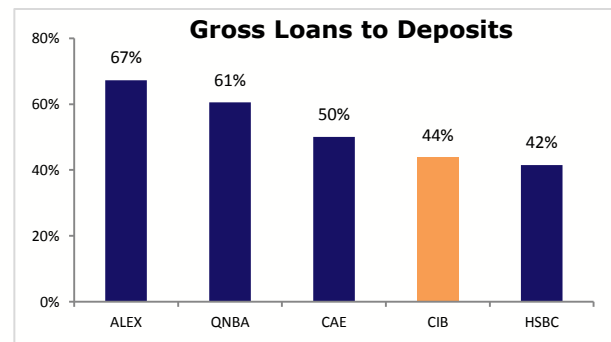
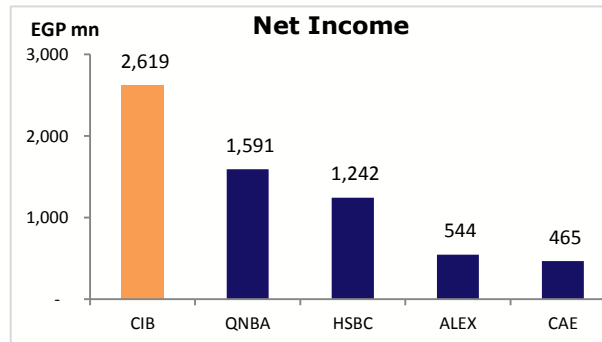
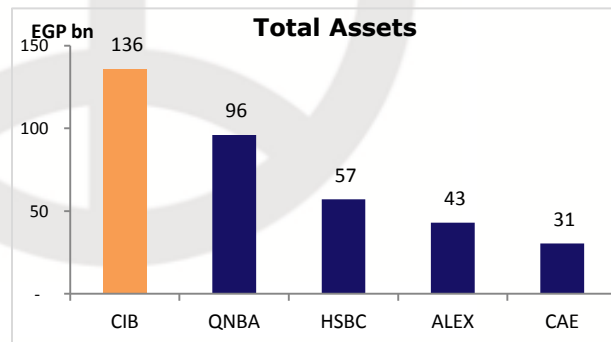
• Starting 2009, CIB used IFRS

* Figure on a standalone basis

** Ratio after appropriation

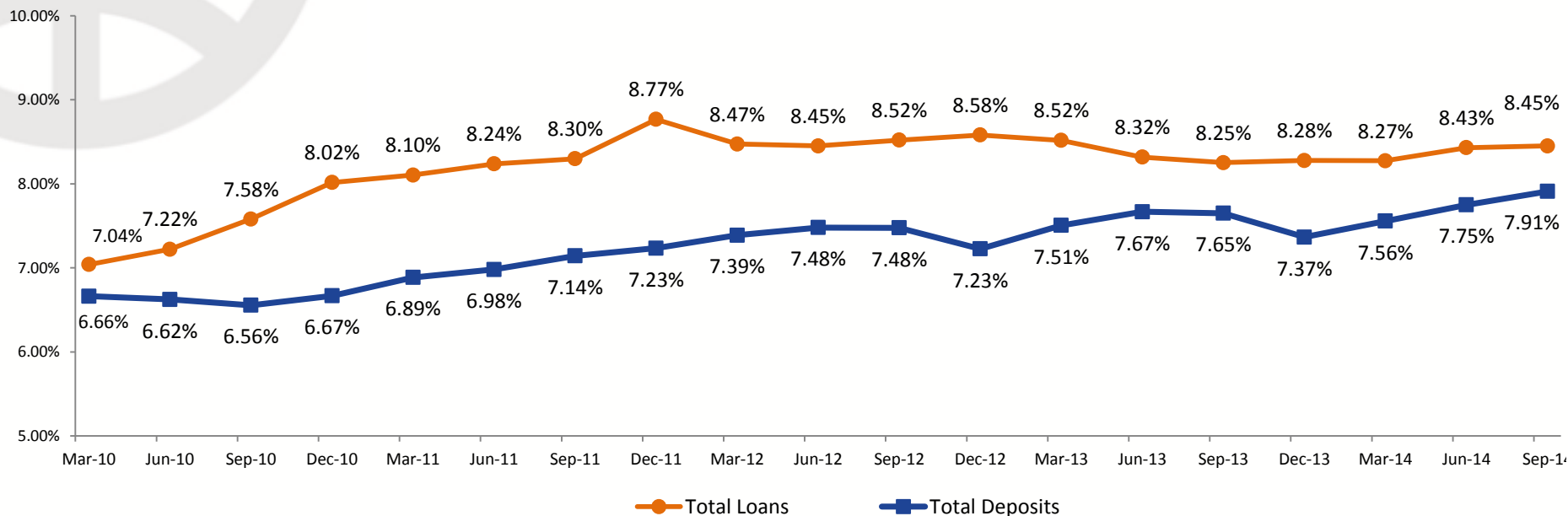
Figures are on a consolidated basis unless otherwise stated

Peer Analysis – Q3'2014



Figures as of September 2014; latest available

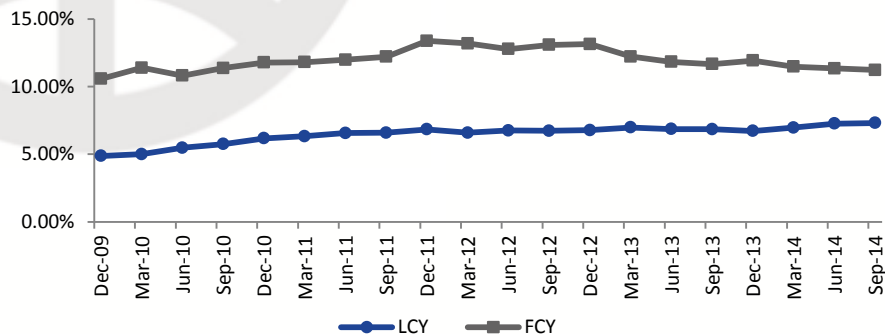
Market Share Trend



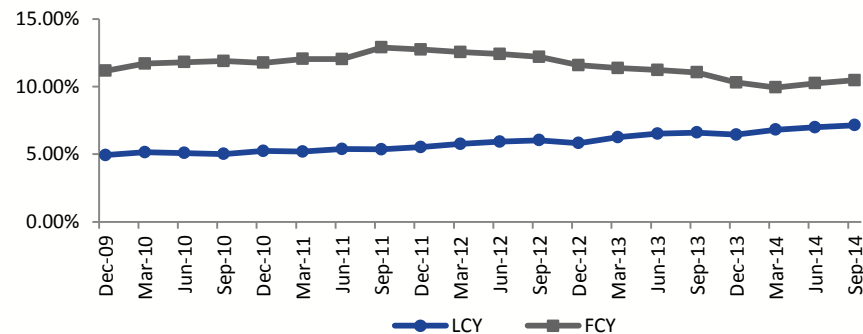
Loans	Deposits
CIB maintained the highest loan market share of all private-sector banks	CIB maintained its leading position amongst all private-sector banks
October 20148.52%	October 20147.85%
CIB's loans market share from performing loans is significantly higher	

Market Share Breakdown

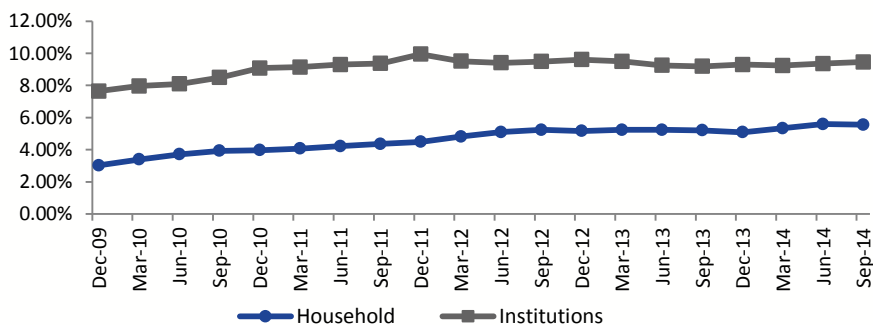
Loans



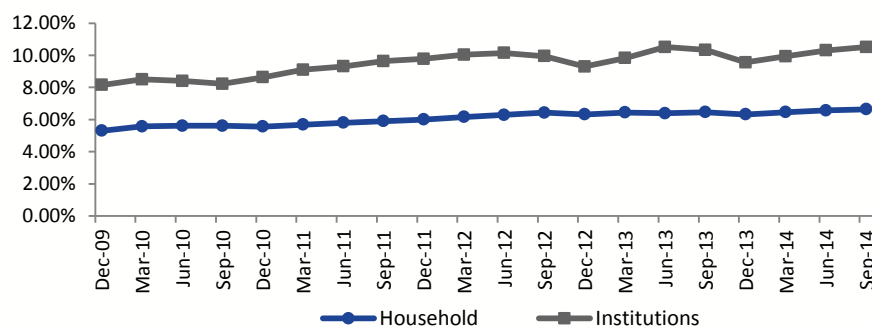
Deposits



Loans



Deposits



Loans*				Deposits*			
LCY		FCY		LCY		FCY	
7.47%		11.04%		7.19%		10.12%	
Household		Intuitions		Household		Institutions	
5.51%		9.55%		6.64%		10.29%	

* As of October 2014

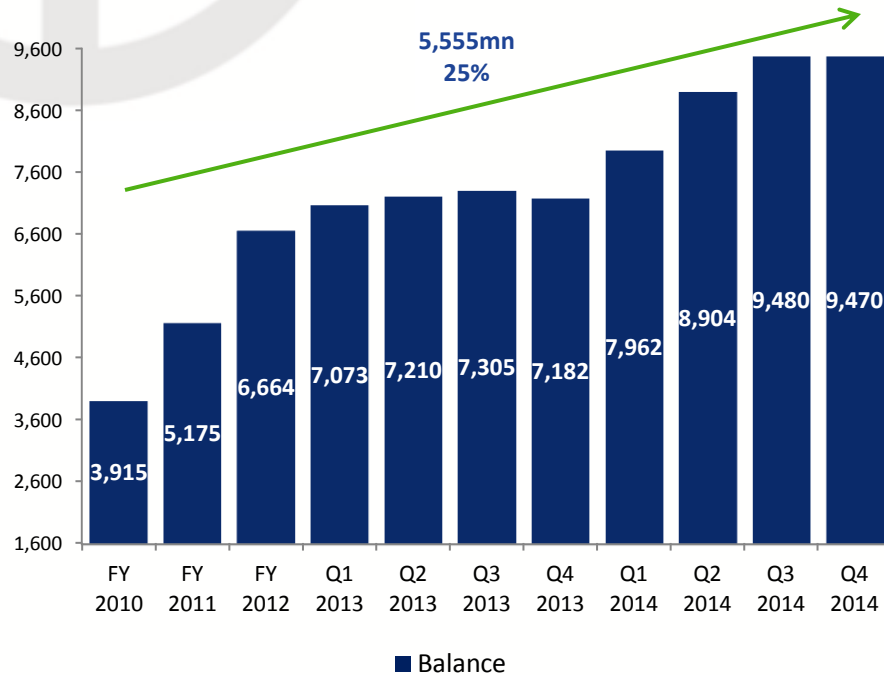


Consumer Banking Snapshot

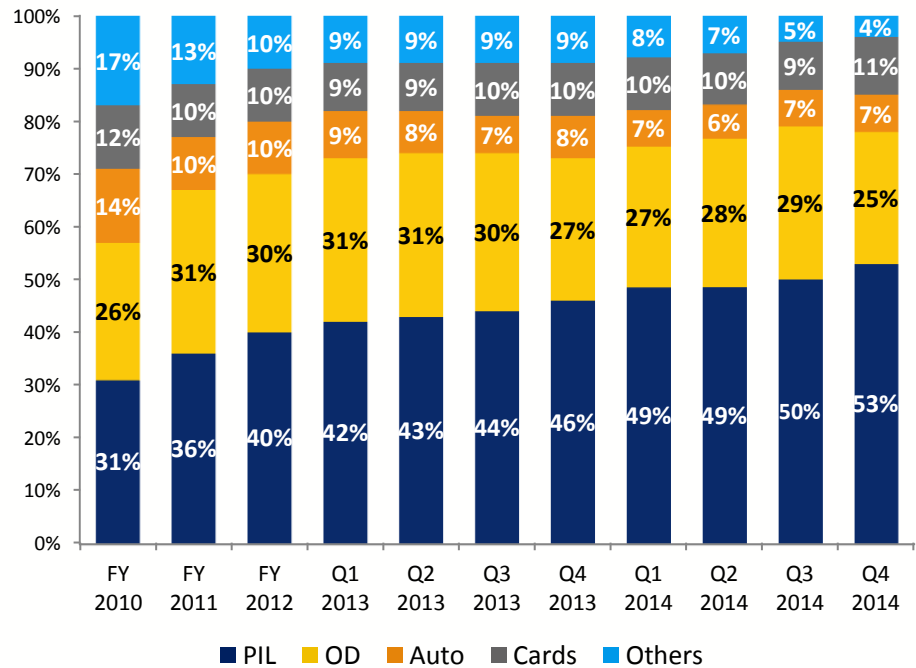


Assets Portfolio Growth

Assets



Assets Mix

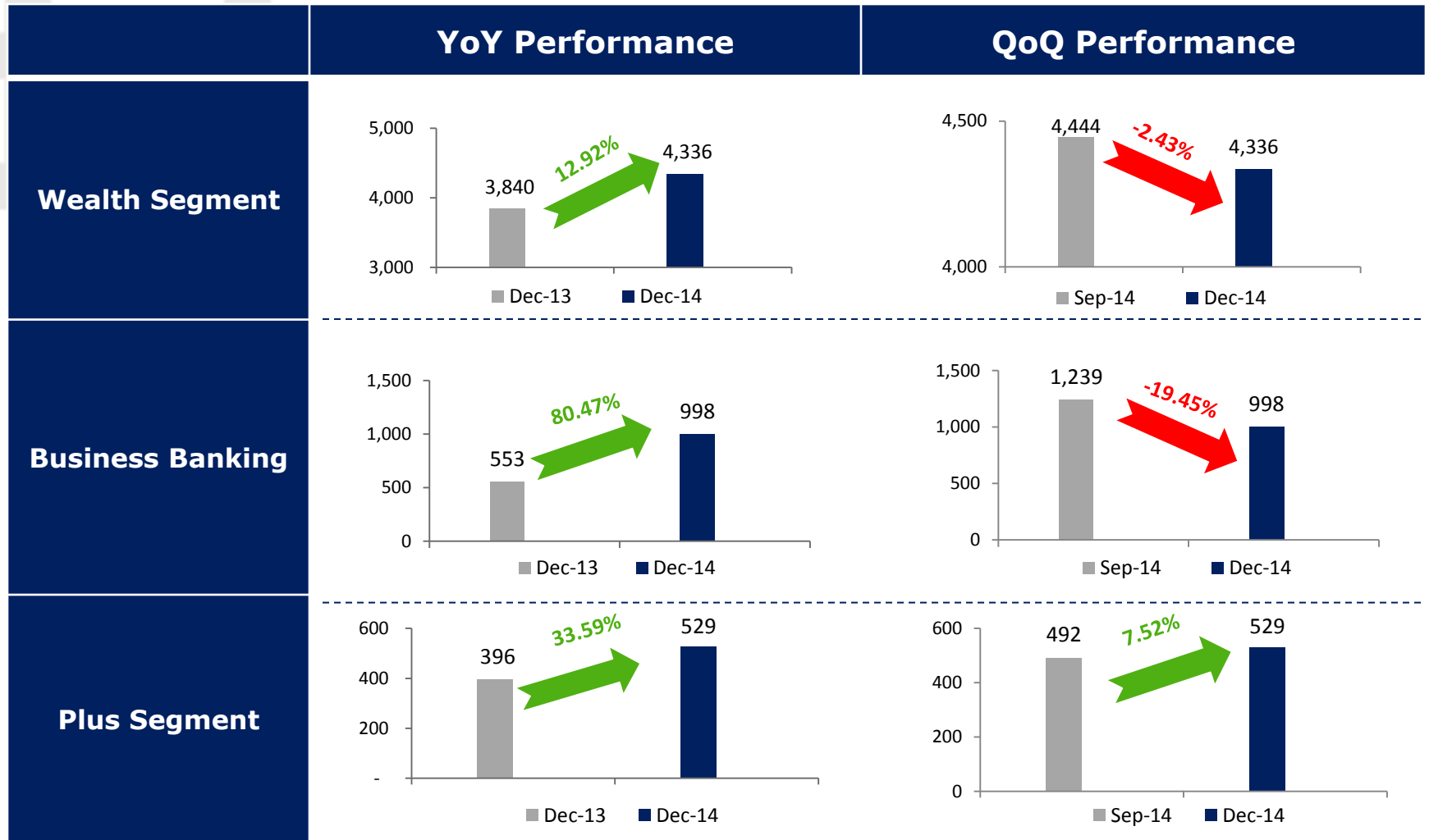


In Millions

	FY 2010	FY 2011	FY 2012	Q1 2013	Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014	Q4 2014
Balance	3,915	5,175	6,664	7,073	7,210	7,305	7,182	7,962	8,904	9,480	9,470

* CAGR over 4 years

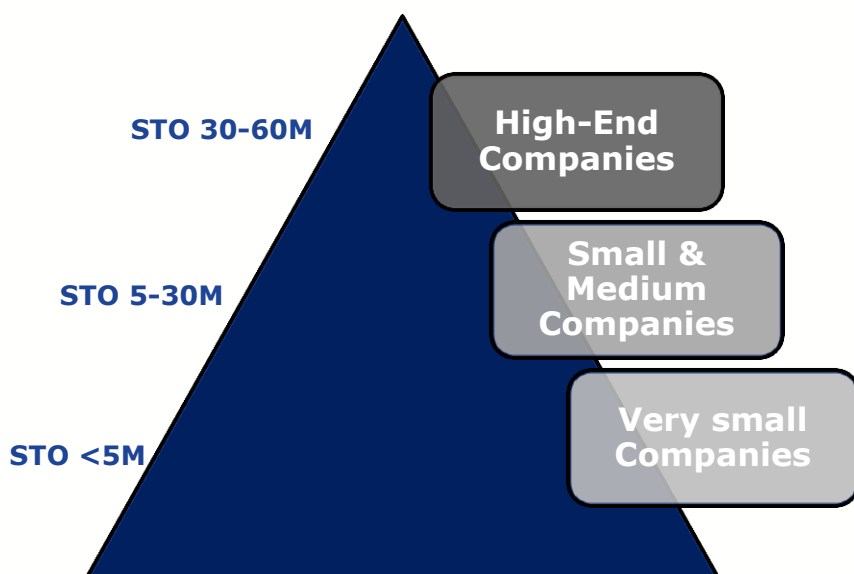
Assets By Segment



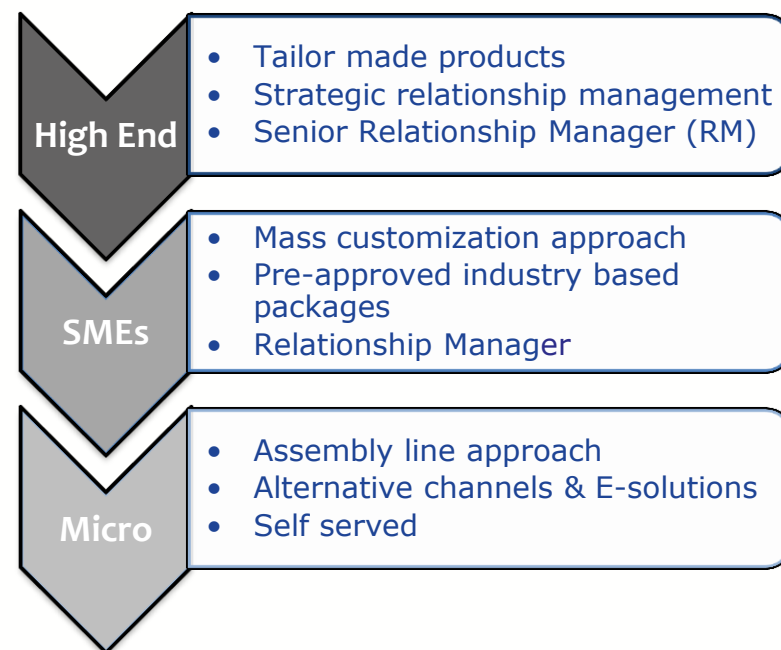
Business Banking profile

- Business Banking has been one of CIB's strategic initiatives in the past couple of years
- Was launched on a pilot basis in 2011 and went live in 2012, finally in 2013 was aggressively introduced to the market
- Falls under CIB's Consumer Banking umbrella
- Manages financial needs of small and medium size retail companies with annual sales turn-over below EGP 60mn
- Currently has penetration of over 4k companies

Customer Segmentation



Business Approach

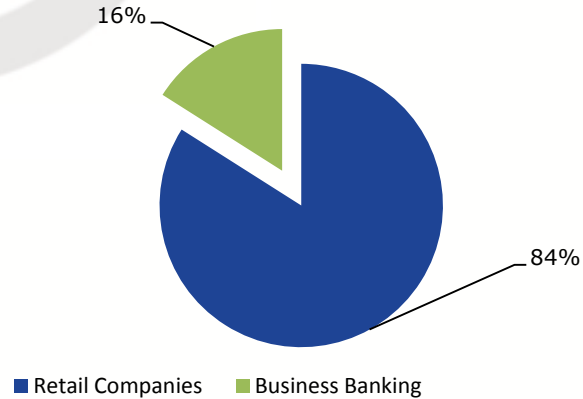


Business Banking Performance

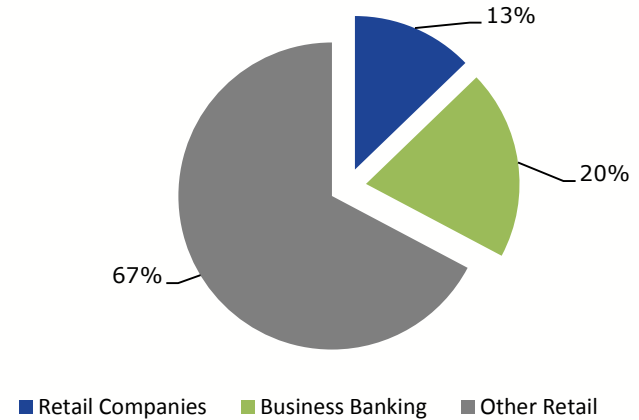


Business Banking model has proved its success when compared to the Retail Banking approach in terms of overall performance

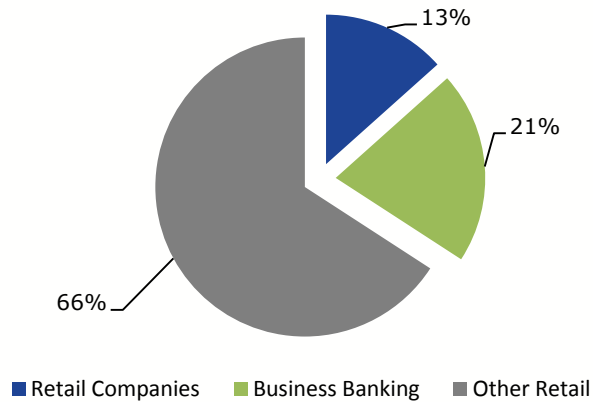
Number Of Companies



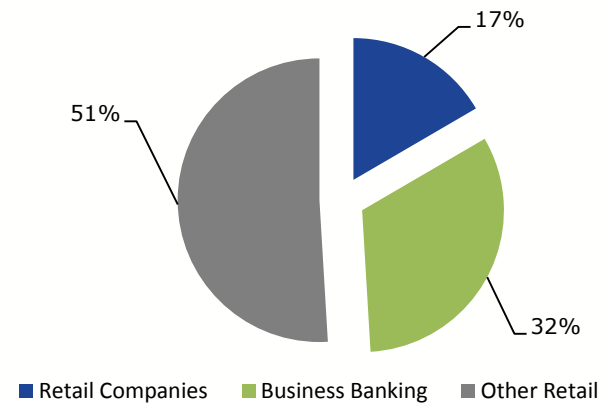
Total Deposits



Revenue



Gross Contribution



Other Retail include (Wealth, Plus, Branches)

A horizontal banner image featuring a close-up of the famous bust of Nefertiti, an ancient Egyptian queen. The statue is shown from the chest up, with her head tilted slightly. The background of the banner is a bright blue sky filled with white, fluffy clouds. The text 'CIB Strategy' is overlaid on the left side of the banner in a bold, blue, sans-serif font.

CIB Strategy



Vision realization

Where do we stand?

Way forward

Financial Performance Drivers

Quality loan growth, with focus on increasing product penetration and SoW

Aggressive deposit growth, specially from households

Transactional banking services

- Positioned as trade finance hub for Egypt
- Focus on SMEs & underpenetrated retail banking segment
- Capture the pent-up CAPEX and investments inflow

Customer Centricity

Adopting a customer relationship model

Started offering bundled financial solutions

Undertaking several service quality initiatives to improve customer satisfaction

- Further granular segmentation
- Deepen understanding of customer behavior through data analytics
- Client life cycle management and development of need-based bundled value propositions

Operational Efficiency

Centralization of Operations

Increasing the automation of processes

Core system stabilization

- Focus on operational efficiency and productivity gains
- Digitize banking experience and work towards straight through processing

Organizational Development

Performance driven culture

Focus on learning and development

Adoption of corporate governance best practices and solid CSR strategy

- Establishing a social and environmental management system
- Become Egypt's number 1 "Green Bank"
- Development in human capital and alignment to accommodate with the digital transformation

Summary and Conclusion

Why Egypt?

Political Situation

- Building new political structure to fulfill the dreams of all Egyptians
- General improved optimism about the political future in Egypt
- Moving to a more open political system

Economic Environment

- Among the most diverse in the MENA region
- Started transformation to a stable and modern economy
- A pro-business Government
- Initiation of mega-projects; New Suez Canal
- The resilience of Egyptian Economy is capable of overcoming challenges as it did in 2008 financial crisis
- Banking sector possesses high structural profitability and remains intact

Robust banking reform program

- Phase I (2005-2008): successfully completed
- Phase II (2009- 2011):improving the regulatory environment, adopting Basel II and increased focus on corporate governance and limit concentrated risk exposure and proprietary investment
- Phase III (2011-2012): Finalized the fine tuning of the regulations
- Phase IV (Ongoing): Parallel run of existing regulations on capital adequacy and Basel II and finalizing the data warehousing framework

Why **CIB**?

Profitability

- Market leader
- NPAT EGP 3.7bn
- Total revenues EGP 8bn

Asset Quality

- NPL/Gross loans 4.66%*
- Direct Coverage Ratio 138%

Liquidity

- High liquidity
- Net LDR 40.01%

KPIs

- ROAA 2.9%**
- ROAE 31%**
- Cost/income 22.7%

Largest in ...

- Total Assets EGP 144bn
- Loans and deposits market shares
- Market Cap EGP 44.7bn in private banks

* Ratio on a standalone basis

** Ratio after appropriation

Based on a consolidated basis

Awards and Recognition



2014

- Bank of the Year in Egypt 2014 - by The Banker
- Elite Quality Recognition Award by JP Morgan - MT 103 (99.23% for 5 years)
- Elite Quality Recognition Award by JP Morgan - MT 202 (99.8% for 9 years)
- Best Company for Investor Relations in Egypt - by Extel in Partnership with the Middle East Investor Relations Society
- Best Subcustodian Bank 2014 - by Global Finance
- Best Bank in Egypt 2014 - Excellence Award by Euromoney
- Best Trade Finance Provider in Egypt by Global Finance for the 8th year.
- Best Foreign Exchange Provider in Egypt by Global Finance for the 11th year
- Best Investment Bank 2014 - by Global Finance
- Best Bank in Egypt by Global Finance
- Best Emerging Markets Banks in Africa - by Global Finance
- Best FX Services in Africa Award - by EMEA Finance
- Best Corporate/Institutional Internet Bank in Egypt - by Global Finance
- Best Online Cash Management - by Global Finance
- Best Integrated Corporate Bank Site - by Global Finance
- Best Information Security Initiatives - by Global Finance
- Pan – Africa Award for Corporate Social Responsibility - by EMEA Finance
- Best local bank in Egypt Award - by EMEA Finance
- ***CIB is the only ranked Egyptian organization in the Forbes world's 2000 biggest public companies. CIB is ranked 1,735 as of 2014; an improvement of its previous rank of 1,966 in 2013**

**As of April 1, 2014*





Thank you

For more information, please visit

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To read about the projects that the CIB Foundation has helped support and ways in which you can donate,
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