

Investor Relations Presentation

Q3' 2015



A BANK TO TRUST

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Macro-Environment

Egypt Fact Sheet

- Population: 89.8mn¹
- Median age: 25²
- Private consumption/GDP: 83.84%**
- Public consumption/GDP: 11.46%**
- Labor force/population: 32.20%*
- Unemployment rate: 12.90%^{1*}

- Total bank lending facilities/GDP: 31%****
- Loans/Deposits: 40.81%
- Corporate loans/GDP: 23.47%*****
- Household debt/GDP: 7.53%****



- Current A/C balance: \$-3,800mn***
- Net International reserve: \$16.4bn (October 2015)
- LT external debt: \$45.5bn***
- ST external debt: \$2.6n***
- c.80% of debt is in local currency, held by public sector
- Nominal GDP: EGP 1,122,386mn**
- Historical GDP growth: 4.36%³ (2005/2014CAGR)
- GDP/Capita: \$11,262³ (2015)

¹ CAPMAS, as of 10/11/2015

^{1*} CAPMAS, as of Q4'2014/2015

² CIA, World Fact Book

³ IMF, WEO Database, October 2015

* Preliminary figure

** Figures as of July/December 2014/2015

*** Figure as of Q4'2014/2015

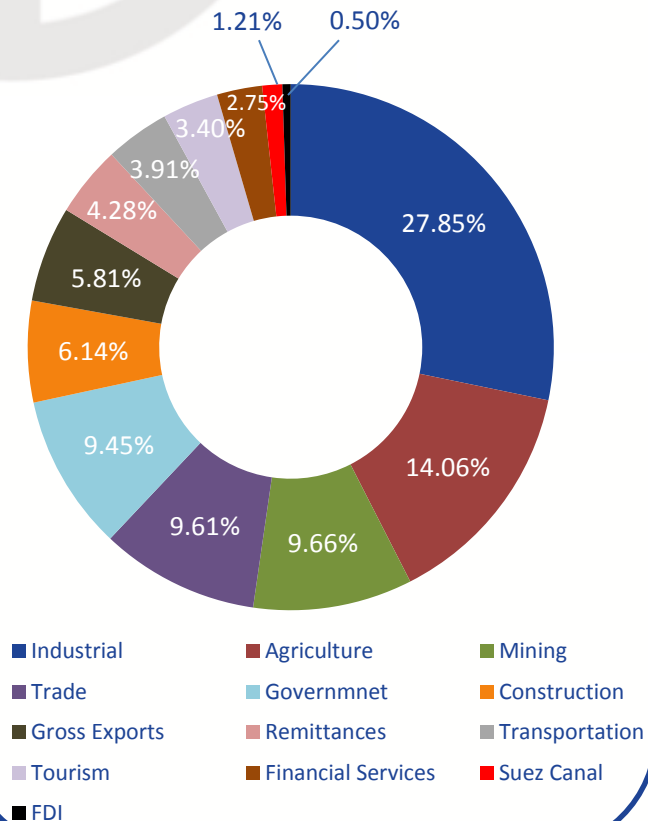
**** GDP at market price

Loans and Deposits data as of July 2015

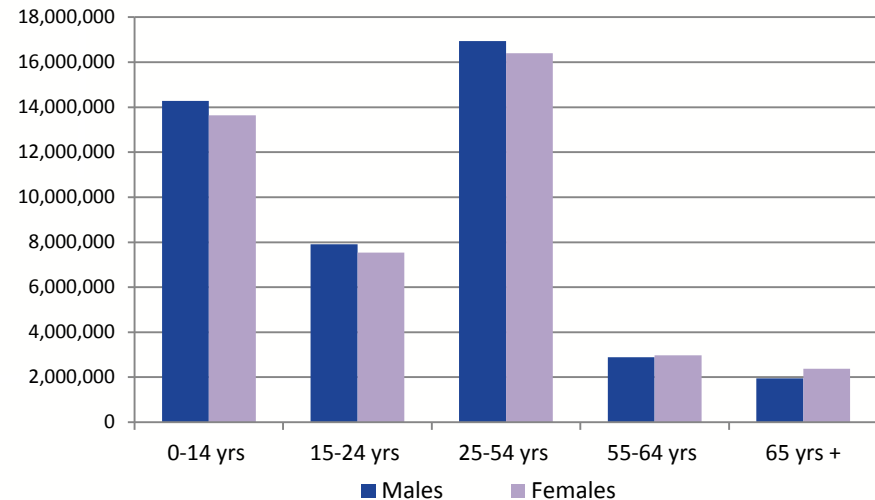
Source: CBE

Egypt Fact Sheet (Cont'd)

Diversified as % of GDP¹



Favorable Demographics²



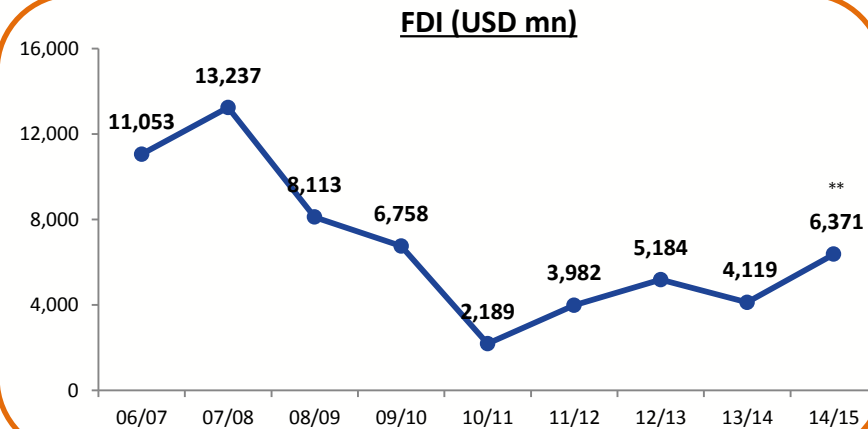
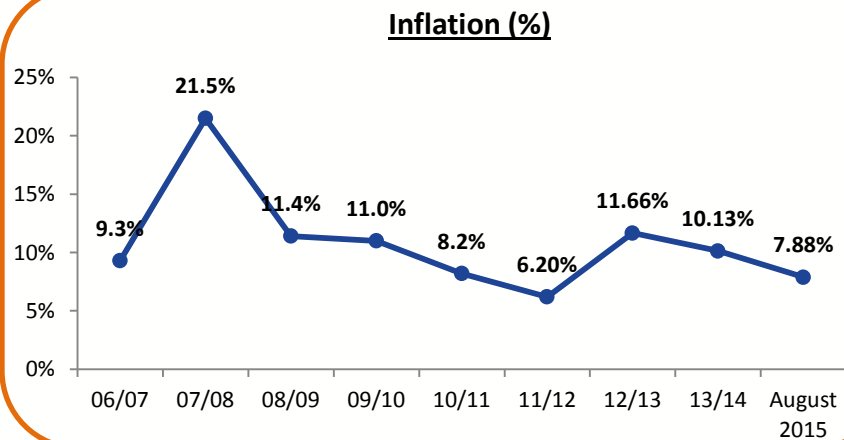
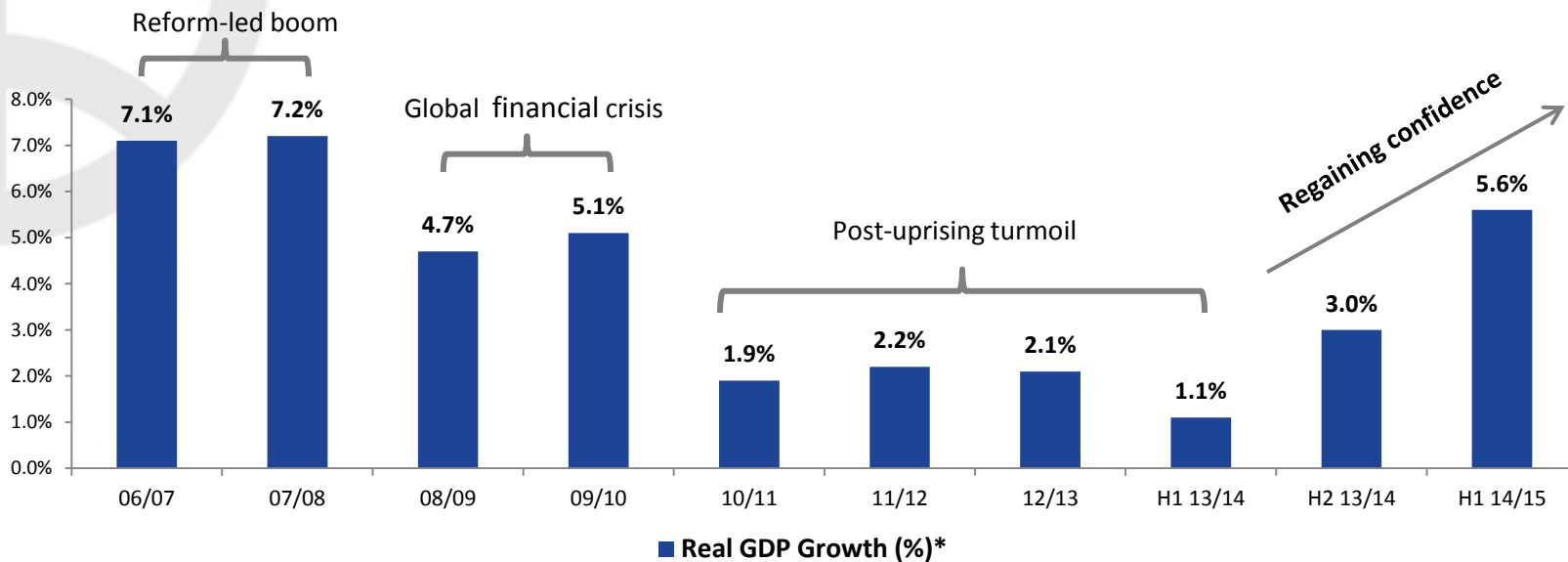
0-14 years	31.9%
15-24 years	17.6%
25-54 years	38.5%
55-64 years	6.9%
Over 65 years	5.2%

- 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 July/September 2014/2015 (latest available)

² CIA, World Fact Book

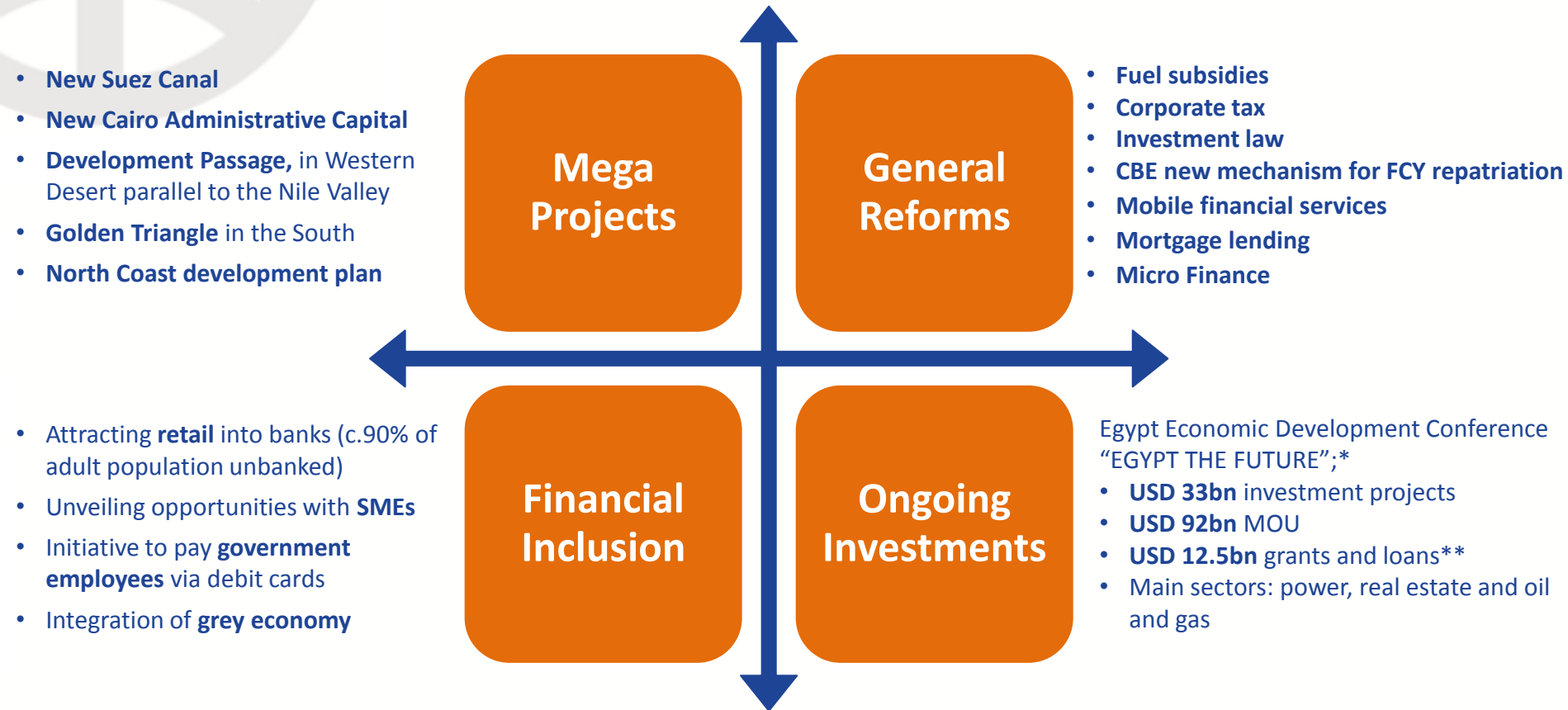
Macroeconomics Snapshot



* GDP at Factor Cost

** Provisional

Prospects for Egyptian Economy



* Source of figures: State Information Service, Press reports, Bank of America Merrill Lynch Global Research

** Gulf countries; Saudi Arabia, UAE and Kuwait USD 4bn each, Oman USD 500mn

Egypt... Safe haven for investments



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 services²

- 5.1 % of GDP spent on health care services in 2013

Lack of educational reforms¹

- 3.8% of GDP spent on education in 2012

Ease of doing business index³

- Ranked 112/189

Budget deficit²

- 12.8% of GDP in FY 2013/2014

Competitiveness index⁴

- Ranked 119/144

¹ UNDP, Human Development Reports 2014

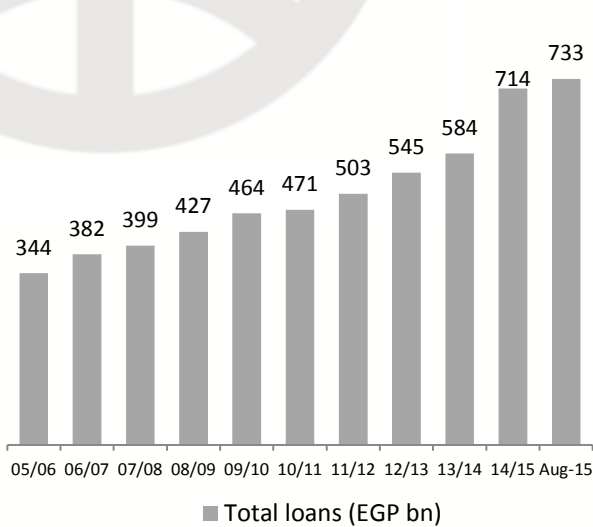
² World Bank Database

³ Central Bank of Egypt

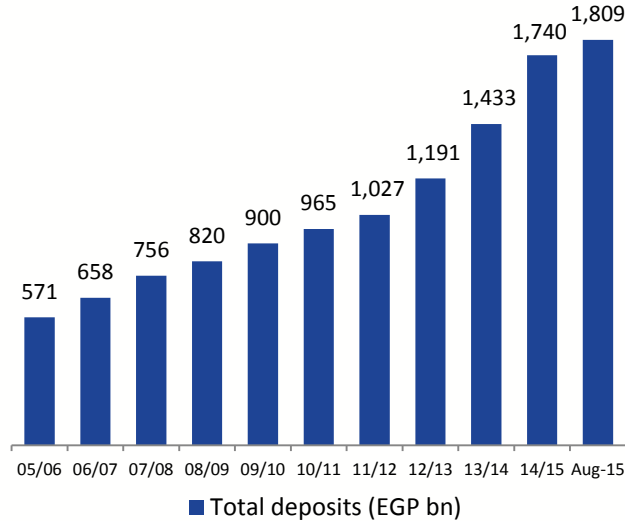
⁴ World Economic Forum's Competitiveness Index 2014-2015

Egyptian Banking Sector Snapshot

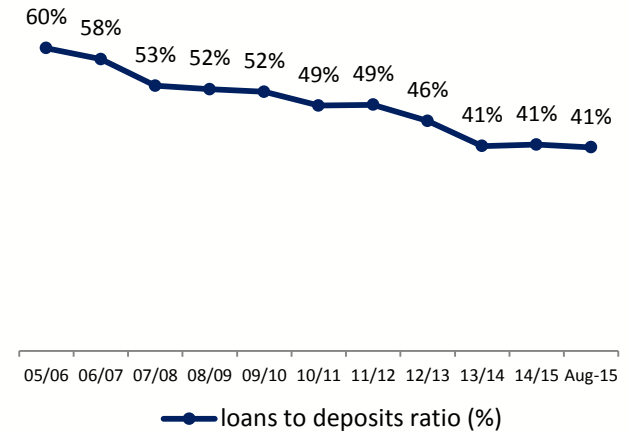
Total Loans



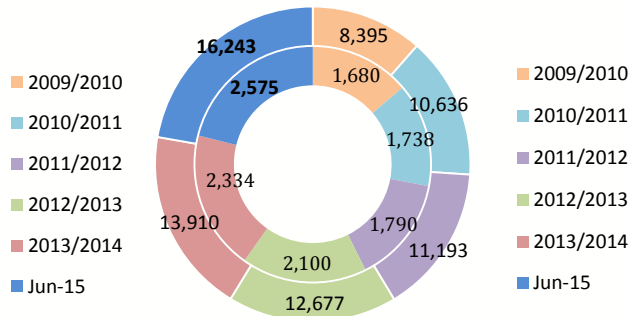
Total Deposits



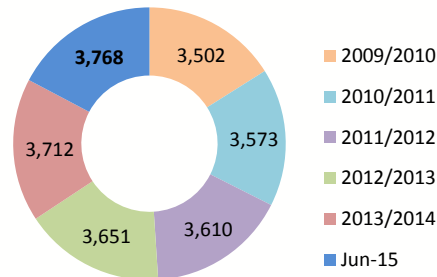
Loans to Deposits ratio



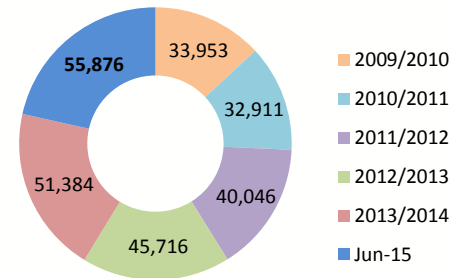
(inner) Total # of credit cards (000)



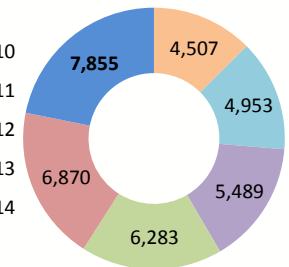
Total # of branches



Total # of POS



Total # of ATMs



(outer) Total # of debit cards (000)

* Currently, there's a total of 40 banks in Egypt after adding the Arab International Bank (AIB) to the Register of Banks to fall under the supervision of the CBE

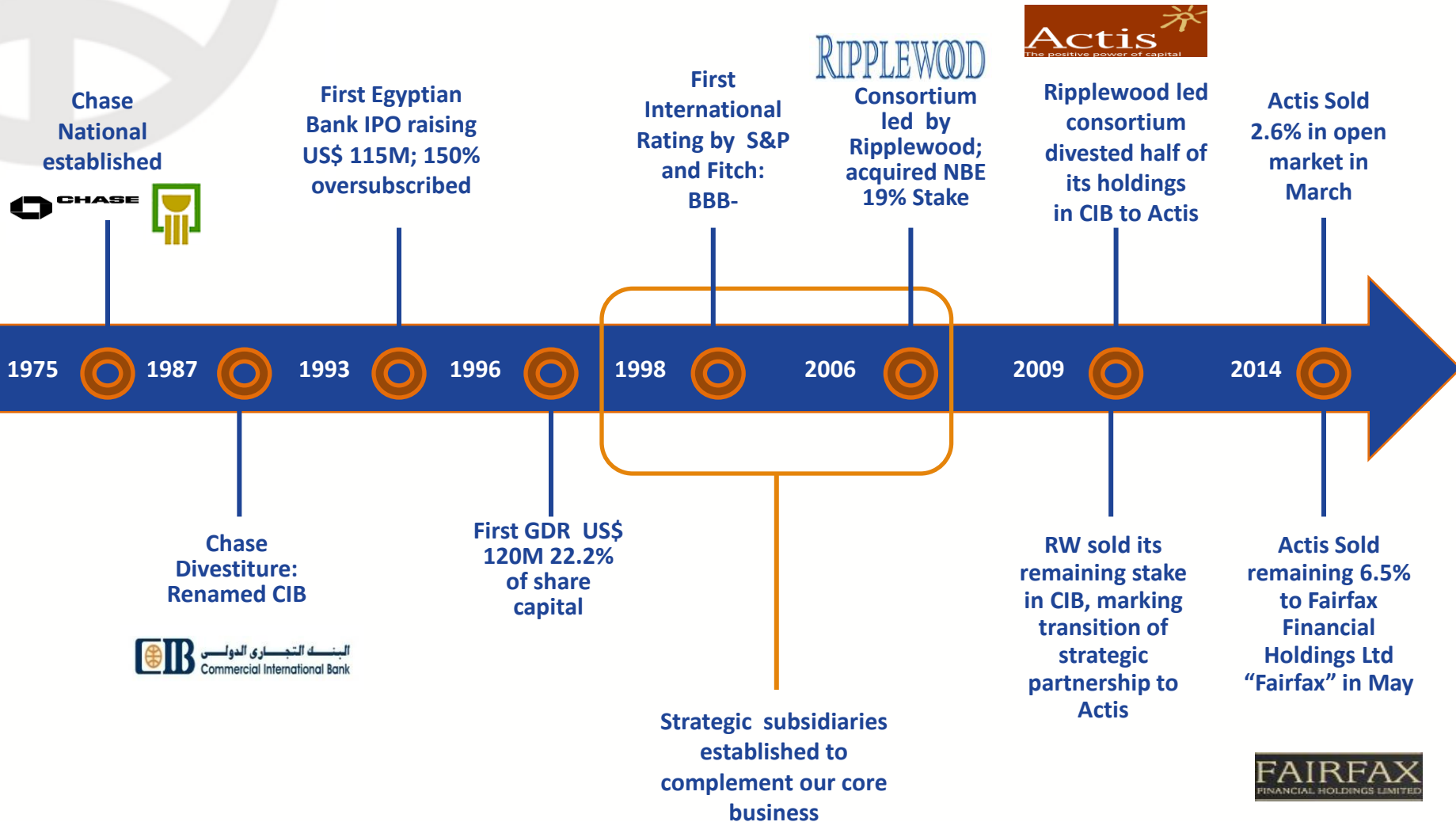
Source: CBE

Latest available figures

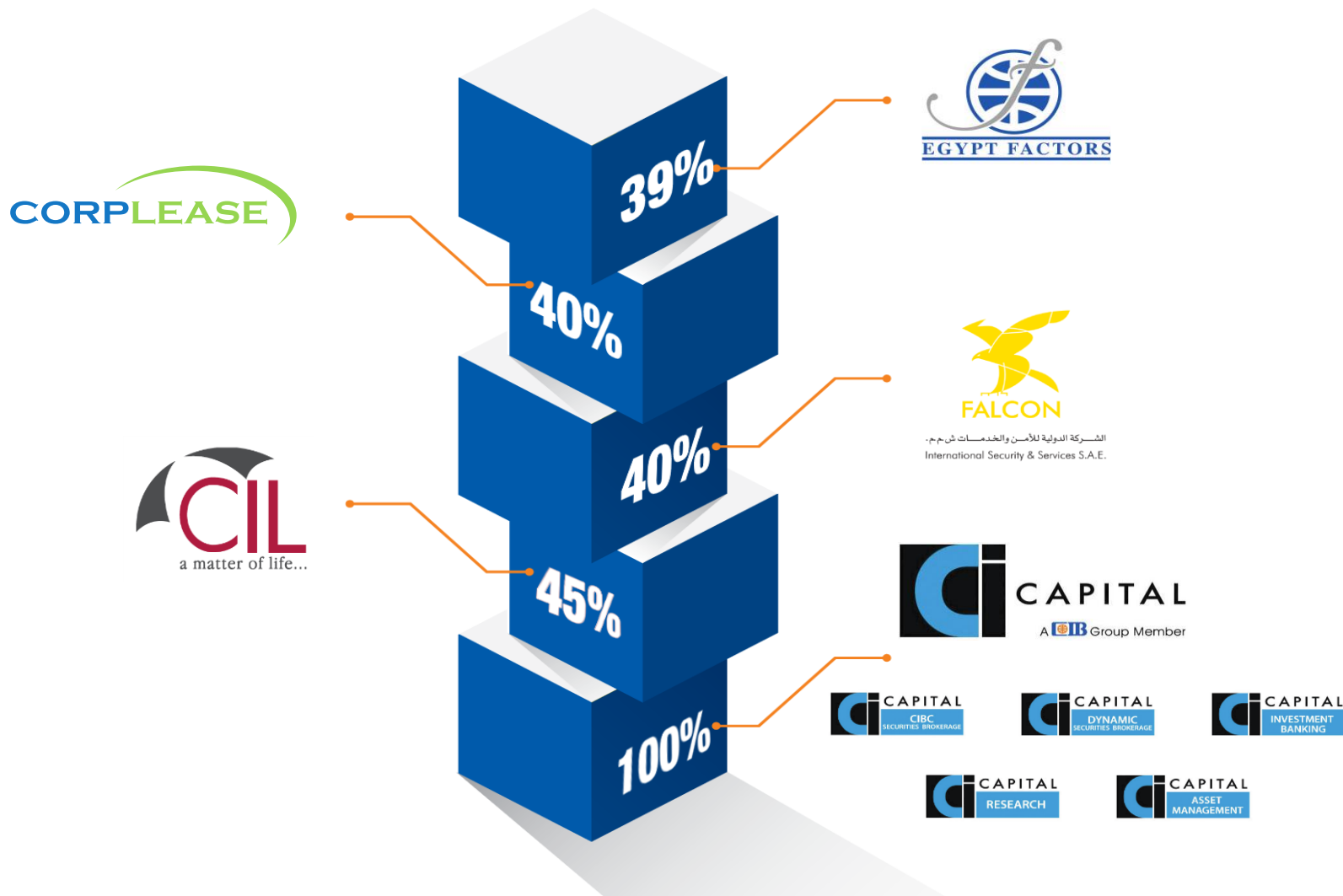
About **CIB**



40 years of Sustainable Growth... and counting



CI Group Structure



- CI Capital has acquired CIB's stake in Corplease in May 2015
- CIB has sold its stake in CIL to AXA in July

Business Segments

Institutional Banking

- Market leader
- Prime contributor to profitability

- Large Corporates including MNCs, Institutions and Banks as well as Transactional Banking Services

10,941*

81.1%

30.4%

Consumer Banking

- The take-off for a world class consumer banking franchise

- Retail customers (with special focus on Wealth and Plus segments and SMEs)

686,153

18.9%

69.6%

CI Capital

- Full-fledged Investment Bank wholly owned by CIB

- Equities Research
- Securities Brokerage
- Asset Management
- Investment Banking

Description

Focus on

Customers

Loans

Contribution to**

Deposits

* Internal reclassification within the LOB

** Based on Managerial Accounting

Distribution Network

Total Outlets **170**

Cairo **99**

Alex. **25**

Sina & Canal **20**

Upper Egypt
& Red Sea **16**

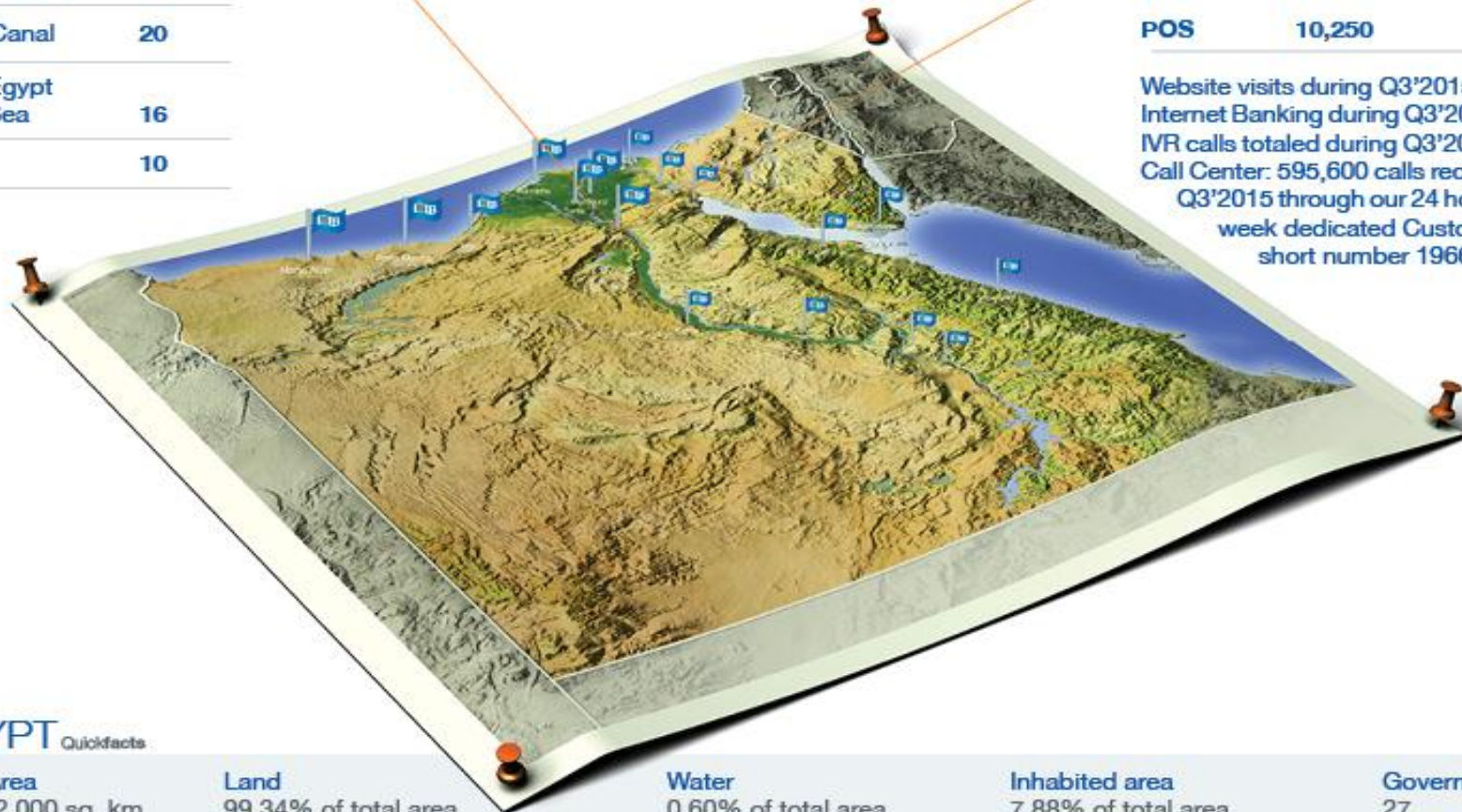
Delta **10**

Alternative **Distribution Channels:**

ATMs **638**

POS **10,250**

Website visits during Q3'2015: 1,876,933
Internet Banking during Q3'2015: 162,000
IVR calls totaled during Q3'2015: 192,641
Call Center: 595,600 calls received during Q3'2015 through our 24 hours 7 days a week dedicated Customer Service 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

Share Information

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

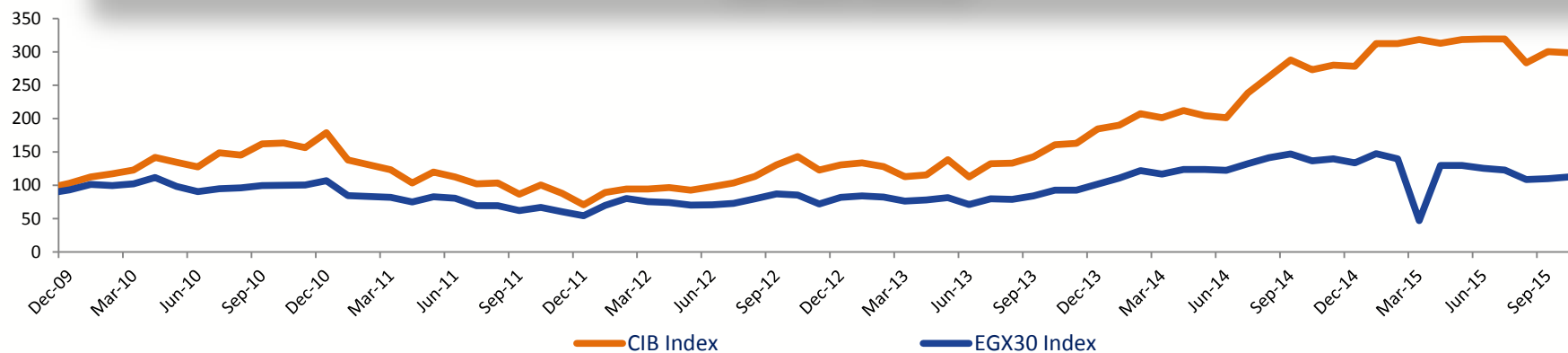
Share Information*

Shares outstanding	917,648,237
Par value	EGP 10.00
GDR Ratio	1:1
Last 52 weeks Hi	EGP 59.2
Last 52 weeks Lo	EGP 44.0

CIB Stock Info.*

EGP	2011	2012	2013	2014	YTD 2015
Market Cap.	11,115mn	11,257mn	21,839mn	44,673mn	42,937mn
Avg. Daily Liquidity	24.35mn	29.78mn	21.83mn	91.02mn	85.06mn
Av. Daily Volume	1.30mn	1.58mn	0.90mn	2.20mn	1.59mn
Avg. Daily Price	18.73	18.85	24.26	41.30	53.53

CIB Stock Activity*

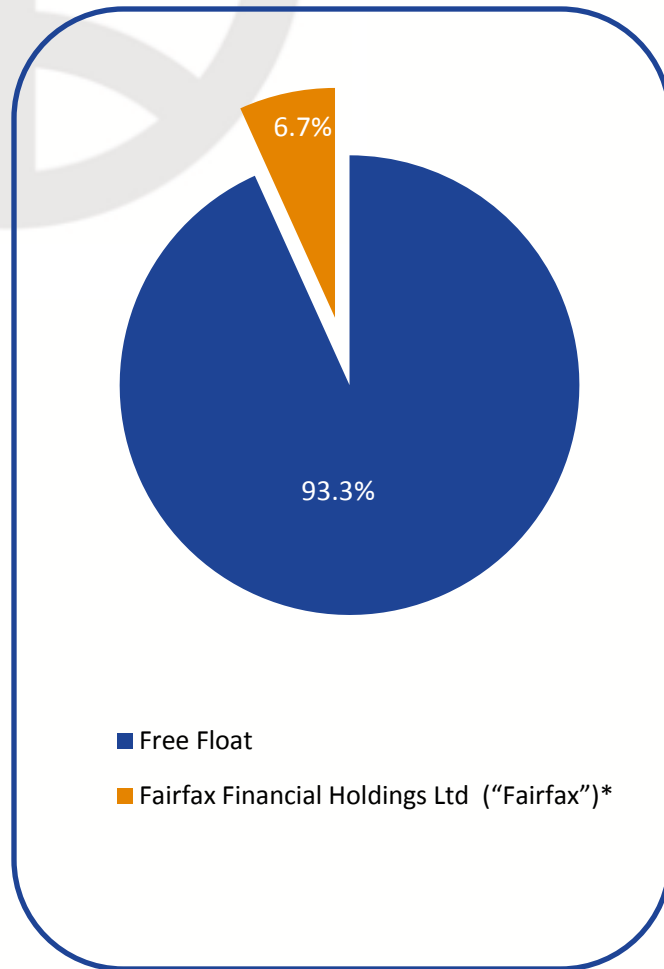


* Normalized after stock split as of 5/12/2013

As of 10/11/2015

Source: Bloomberg

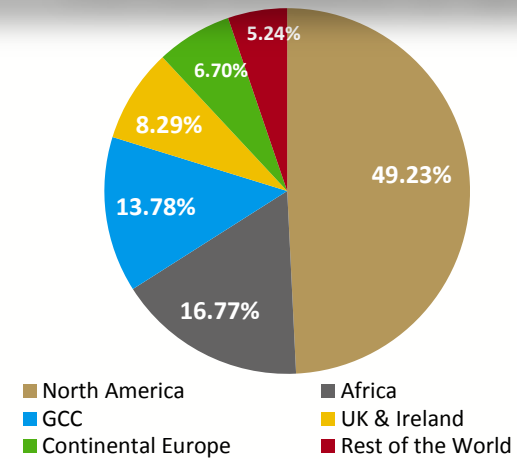
Shareholding Structure



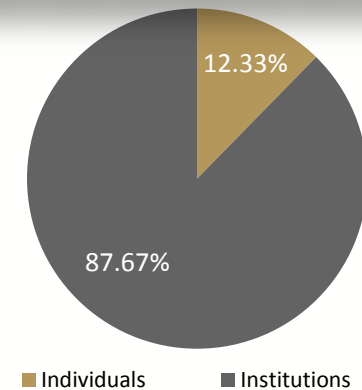
* Several wholly owned subsidiaries of Fairfax Financial Holdings Ltd ("Fairfax")

%s represents ordinary shares

Free Float Breakdown by region

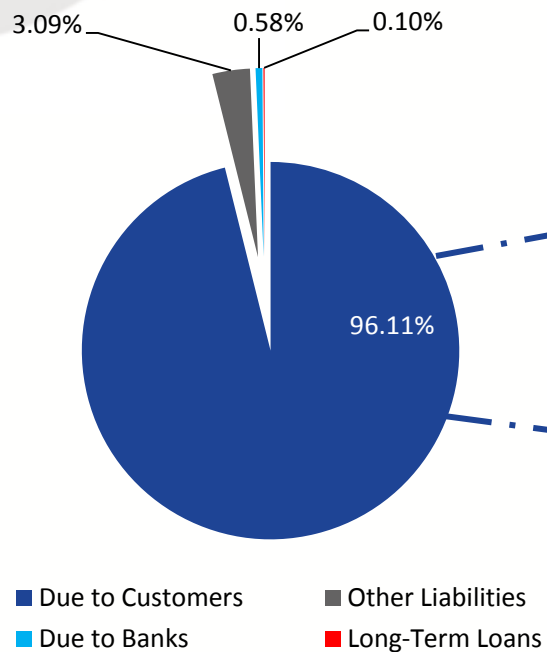


Free Float Breakdown by category

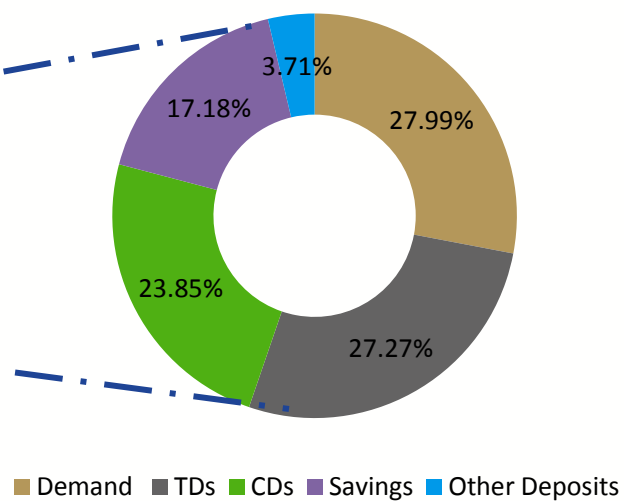


Funding Overview

Funding Structure



Customers Deposits Mix

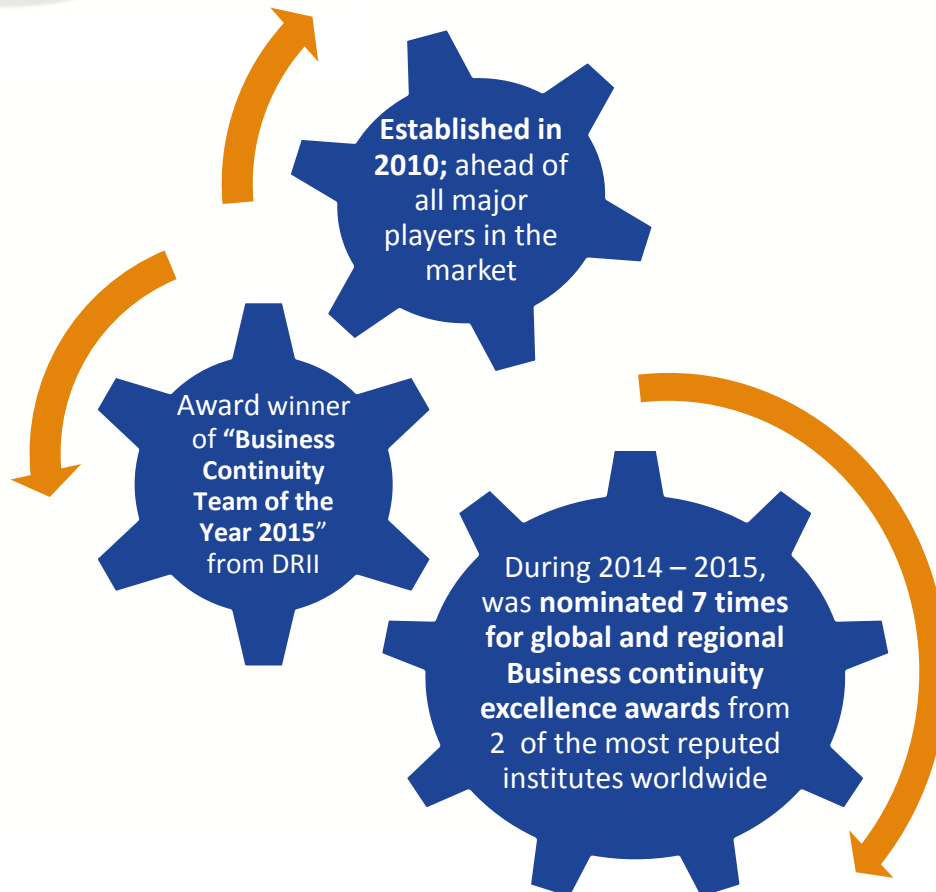


CIB's funding structure has no wholesale funds

Business Continuity Management

- Leader in implementing international standards and best practices
- Set a unique model within the Egyptian financial sector in Business Continuity field
- Committed to providing uninterrupted services and support to our valuable customers

Overview



Initiatives

Progressive Disaster Recovery Planning

Continuous Alternate Sites enhancement.

Moving towards ISO22301 certification

Critical suppliers Management

Automation and Performance Metrics management



Corporate Governance

Corporate Governance

Commitment to Corporate Governance

- 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**

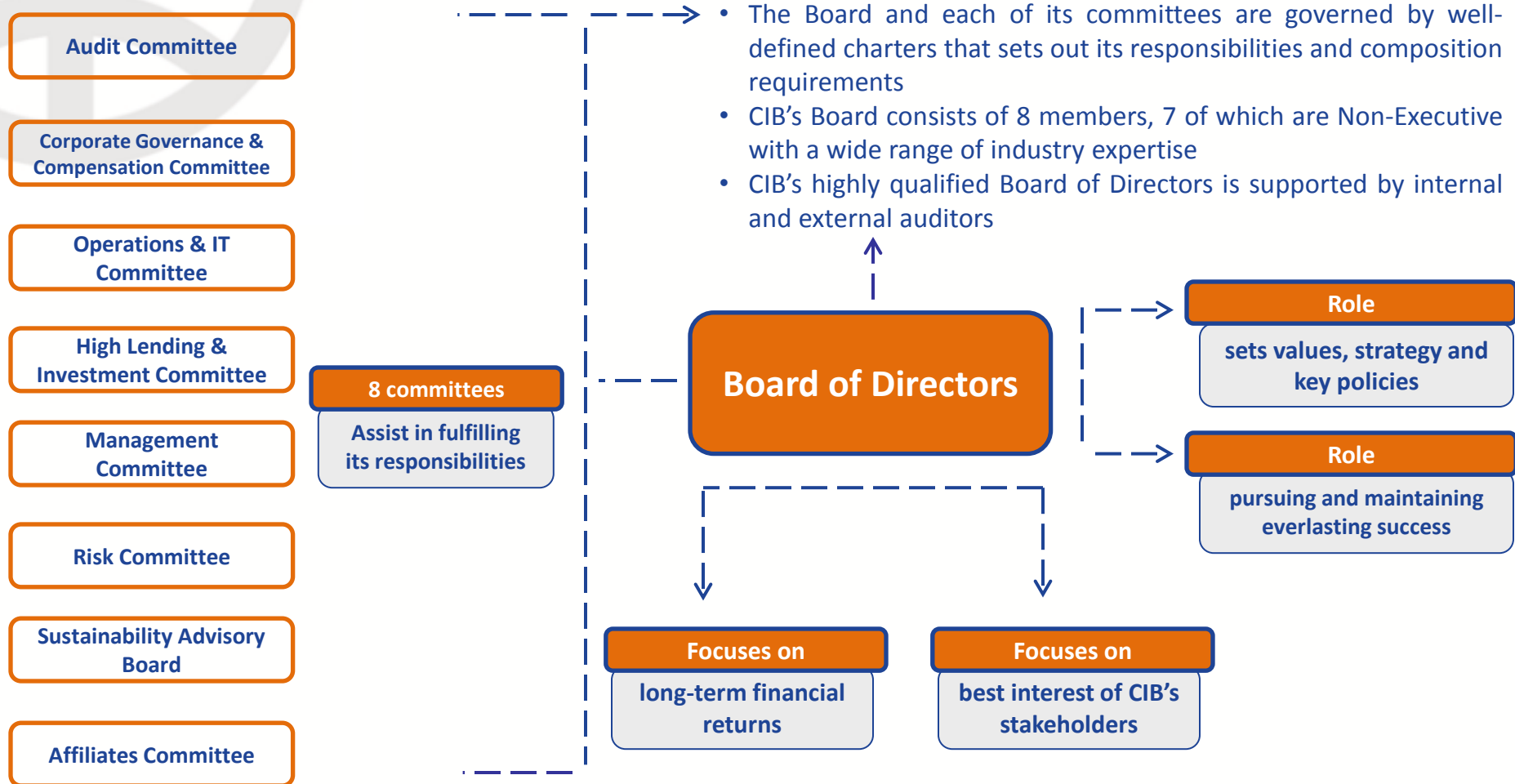
but also

- **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 Business
Administration (AUC)

Bijan Khorsowshahi

President & CEO
Fairfax International



BOD composition as of 21/10/2014

CIB Financial **Highlights**



Performance Snapshot :30 September 2015

Total Assets

EGP 176,418mn

Year-End 2014: EGP 143,813mn;

 **22.67% YTD**

Net Loans

EGP 57,255mn

Year-End 2014: EGP 48,804mn;

 **17.32% YTD**

Customer Deposits

EGP 154,321mn

Year-End 2014: EGP 121,975mn;

 **26.52% YTD**

Shareholders' Equity

EGP 15,797mn

Year-End 2014: EGP 14,754mn;

 **7.07% YTD**

Revenues

EGP 2,613mn

Q3'2014: EGP 2,037 mn;

 **28.27% YoY**

NPAT

EGP 1,328mn

Q3'2014: EGP 972mn;

 **36.64% YoY**

NPLs/Gross Loans*

4.41%

Q3'2014 : 4.85%;

 **9% YoY**

CAR

14.04%

Q3'2014 : 15.49%;

 **9.36% YoY**

ROAE**

34.65%

Q3'2014: 29.08%;

 **19.16% YoY**

ROAA**

3.13%

Q3'2014: 2.94%;

 **6.44% YoY**

Cost/Income

19.66%


Q3'2014: 23.23%;

 **15.34% YoY**

Net Interest Margin*

5.55%

Q3'2014: 5.26%

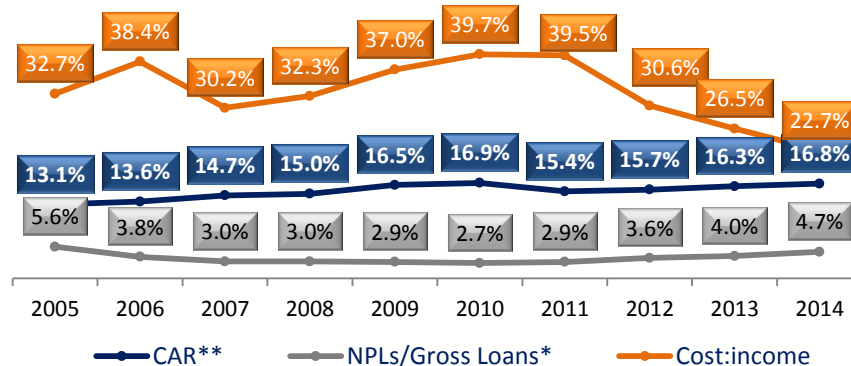
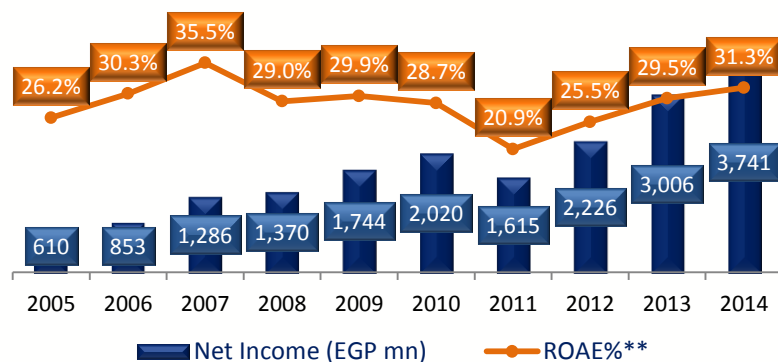
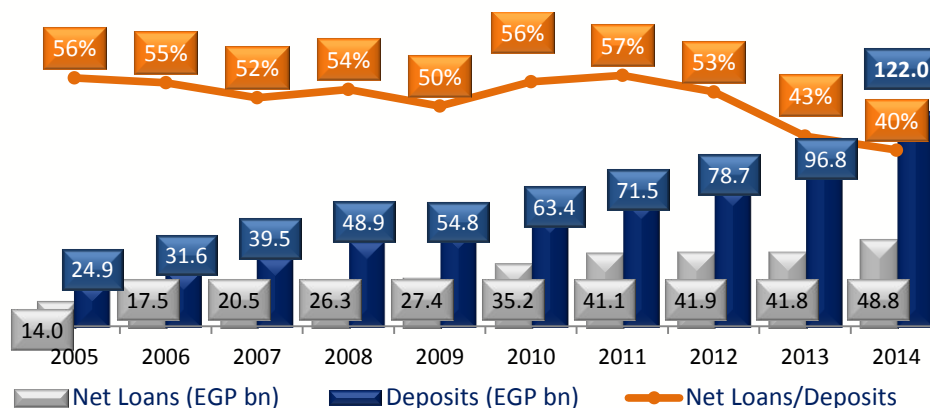
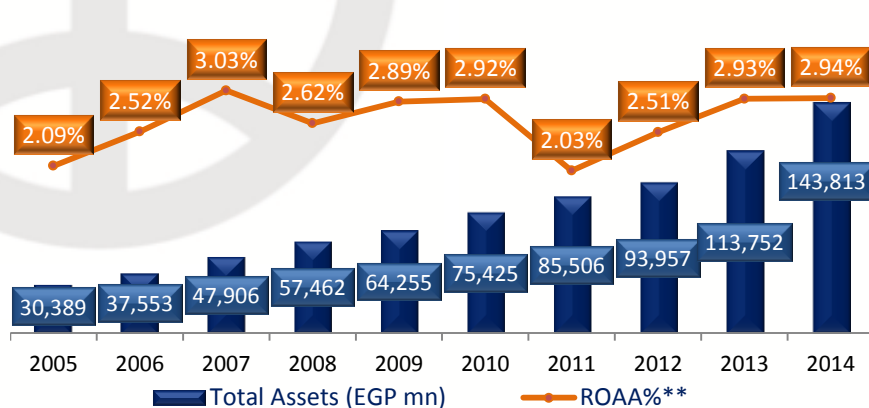
 **5.37% YoY**

* Ratios on a standalone basis

** Ratio after appropriation

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

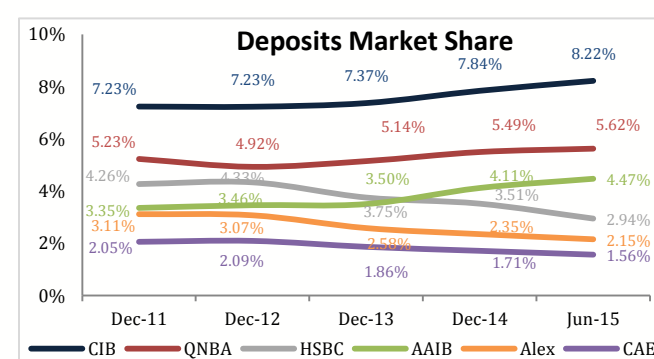
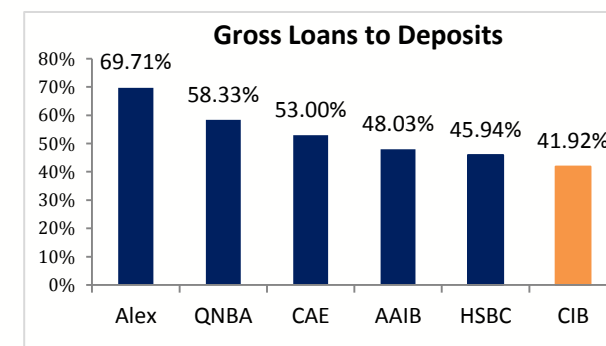
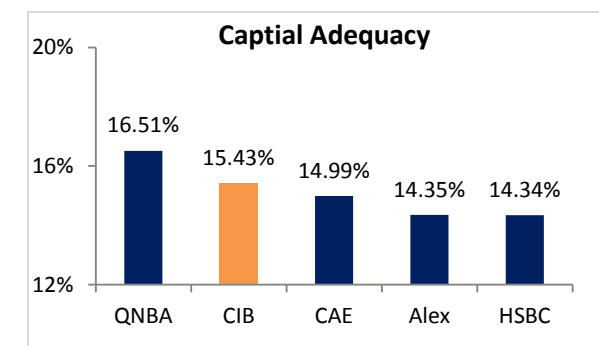
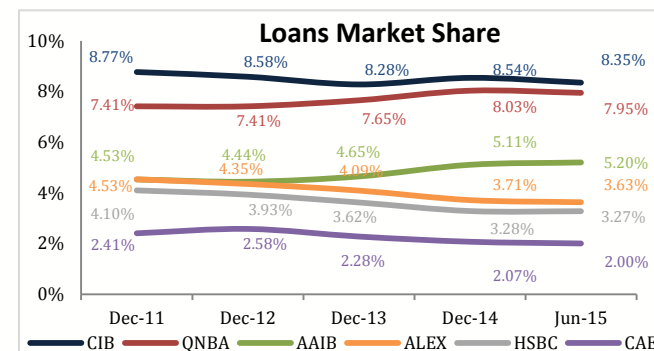
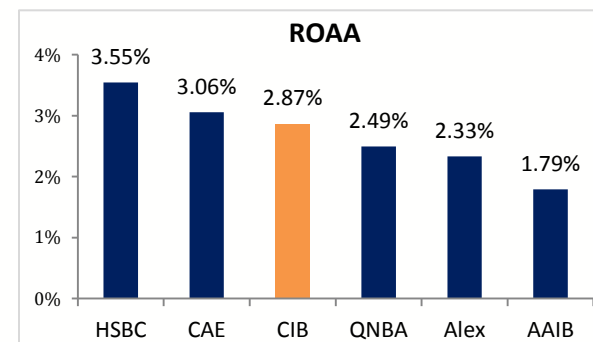
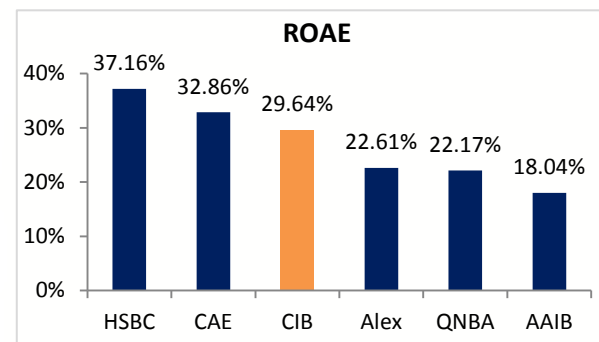
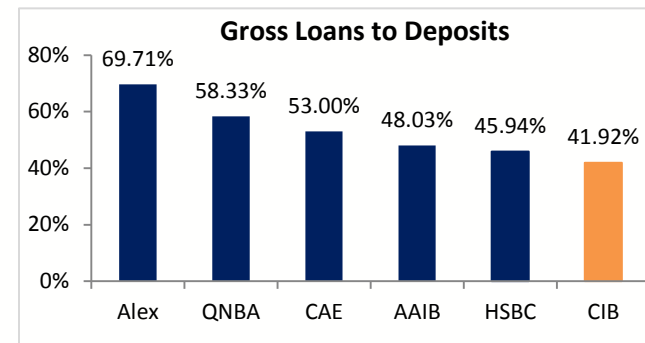
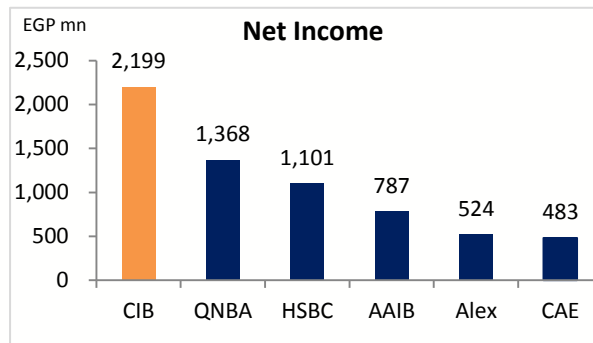
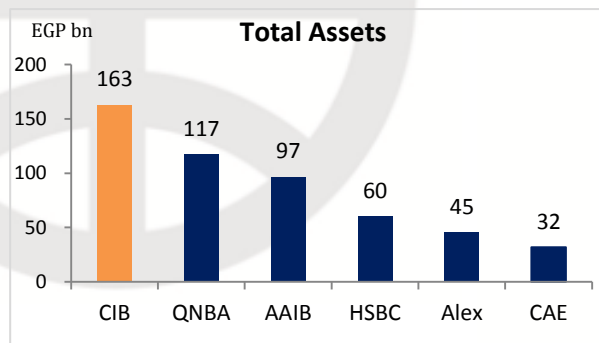
• Starting 2009, CIB used IFRS

* Figure on a standalone basis

** Ratio after appropriation

Figures are on a consolidated basis unless otherwise stated

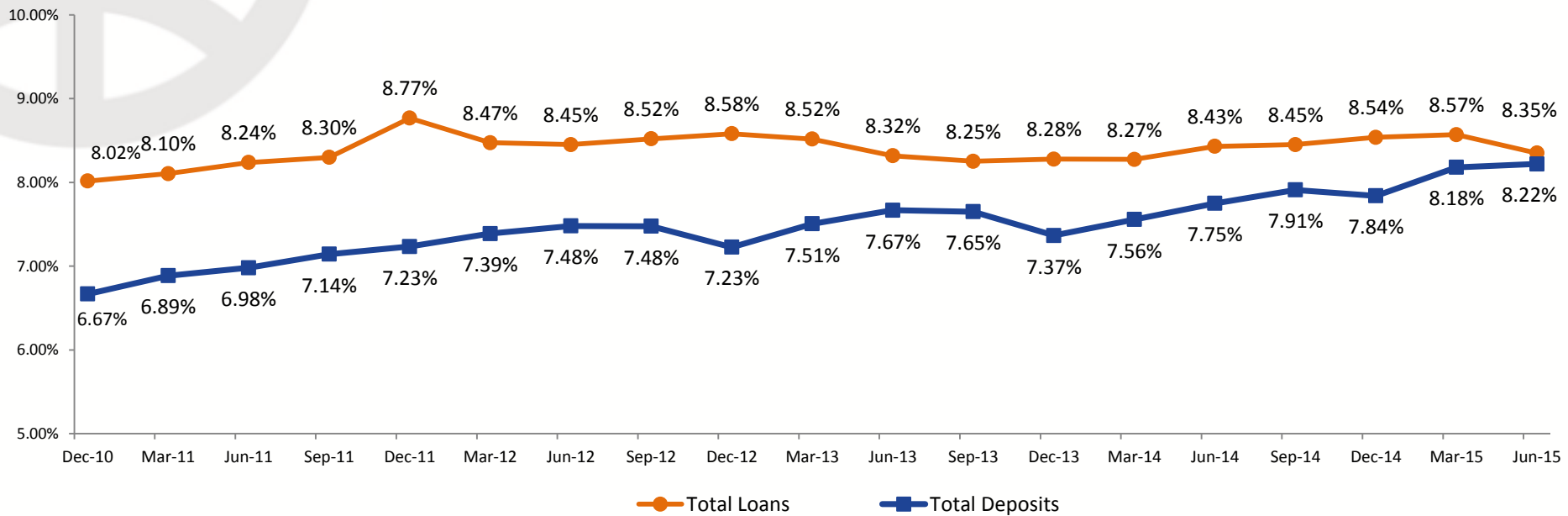
Peer Analysis – Q2'2015



Figures as of June 2015

* Figures after profit appropriation, based on proposed appropriation disclosed in peers' financial statements

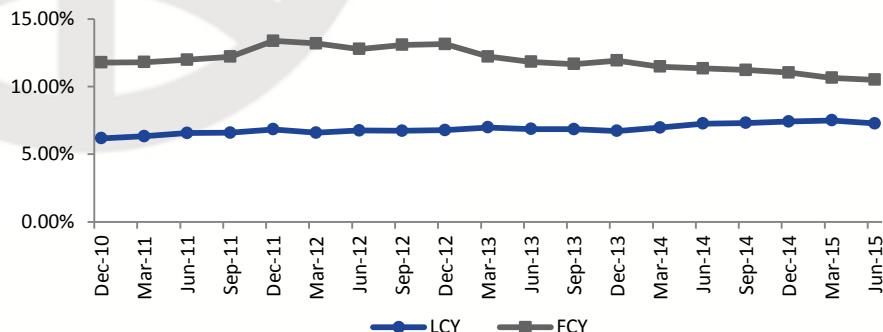
Market Share Trend



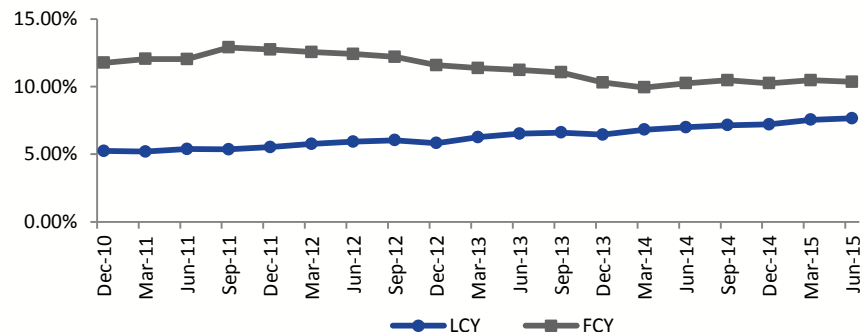
Loans	Deposits
CIB maintained the highest loan market share of all private-sector banks	CIB maintained its leading position amongst all private-sector banks
July 20158.35%	July 20158.25%

Market Share Breakdown

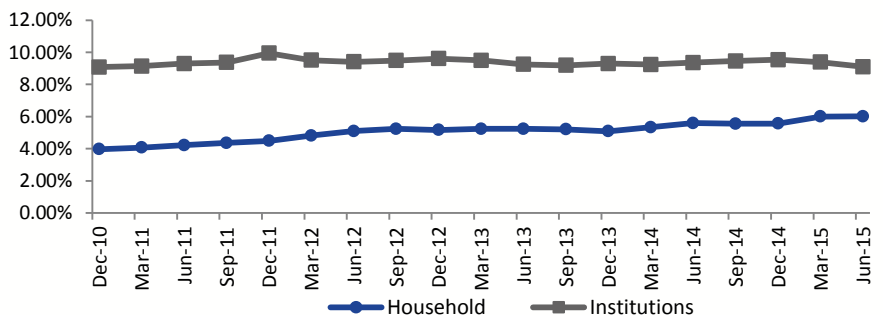
Loans



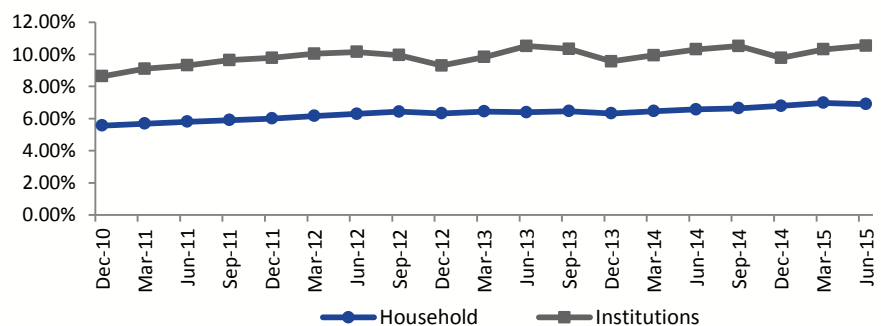
Deposits



Loans



Deposits



Loans*				Deposits*			
LCY	7.20%	FCY	10.56%	LCY	7.57%	FCY	10.79%
Household	6.04%	Institutions	9.09%	Household	6.99%	Institutions	10.47%

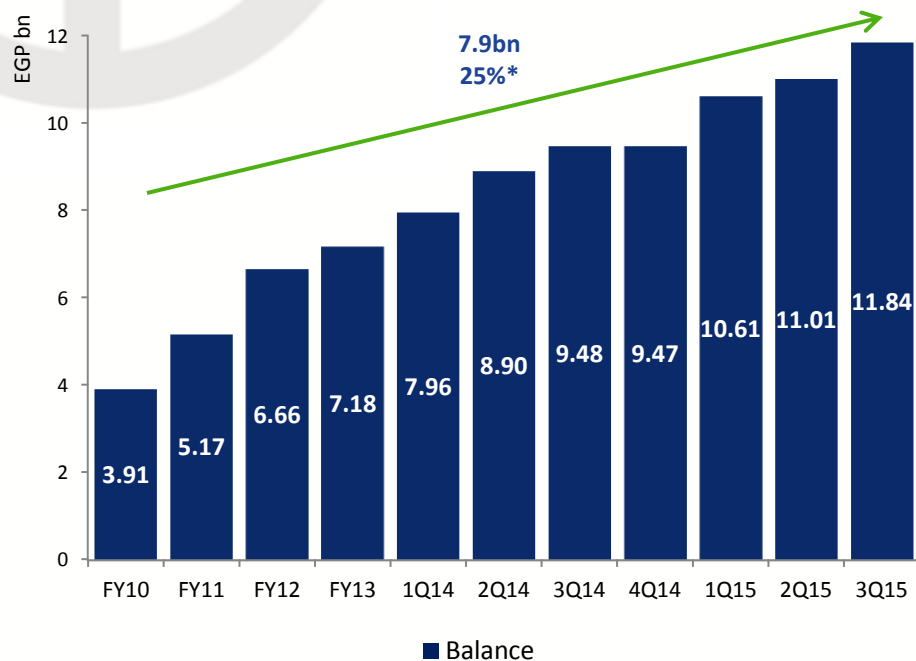
* As of July 2015

Consumer Banking Snapshot

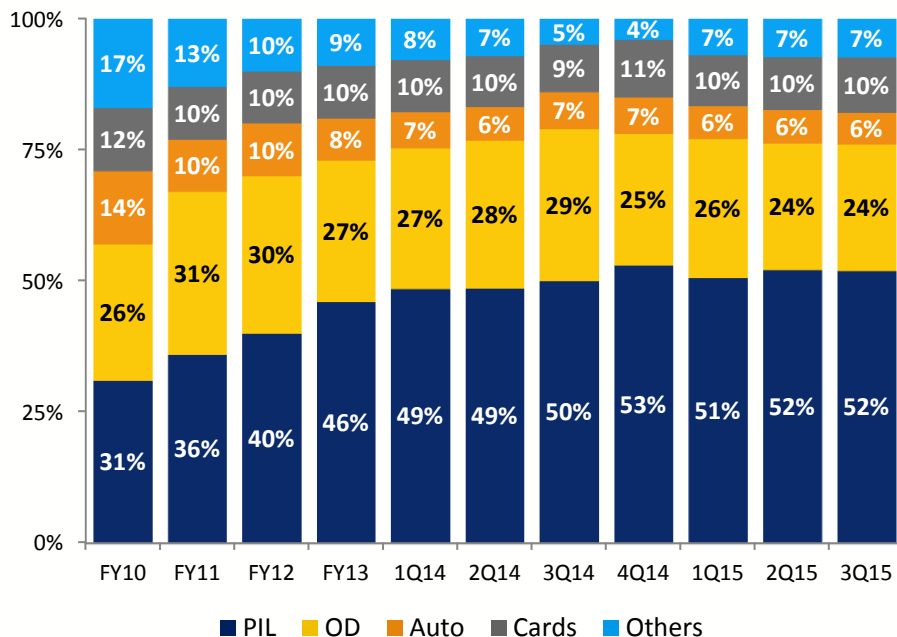


Assets Portfolio Growth

Assets



Assets Mix

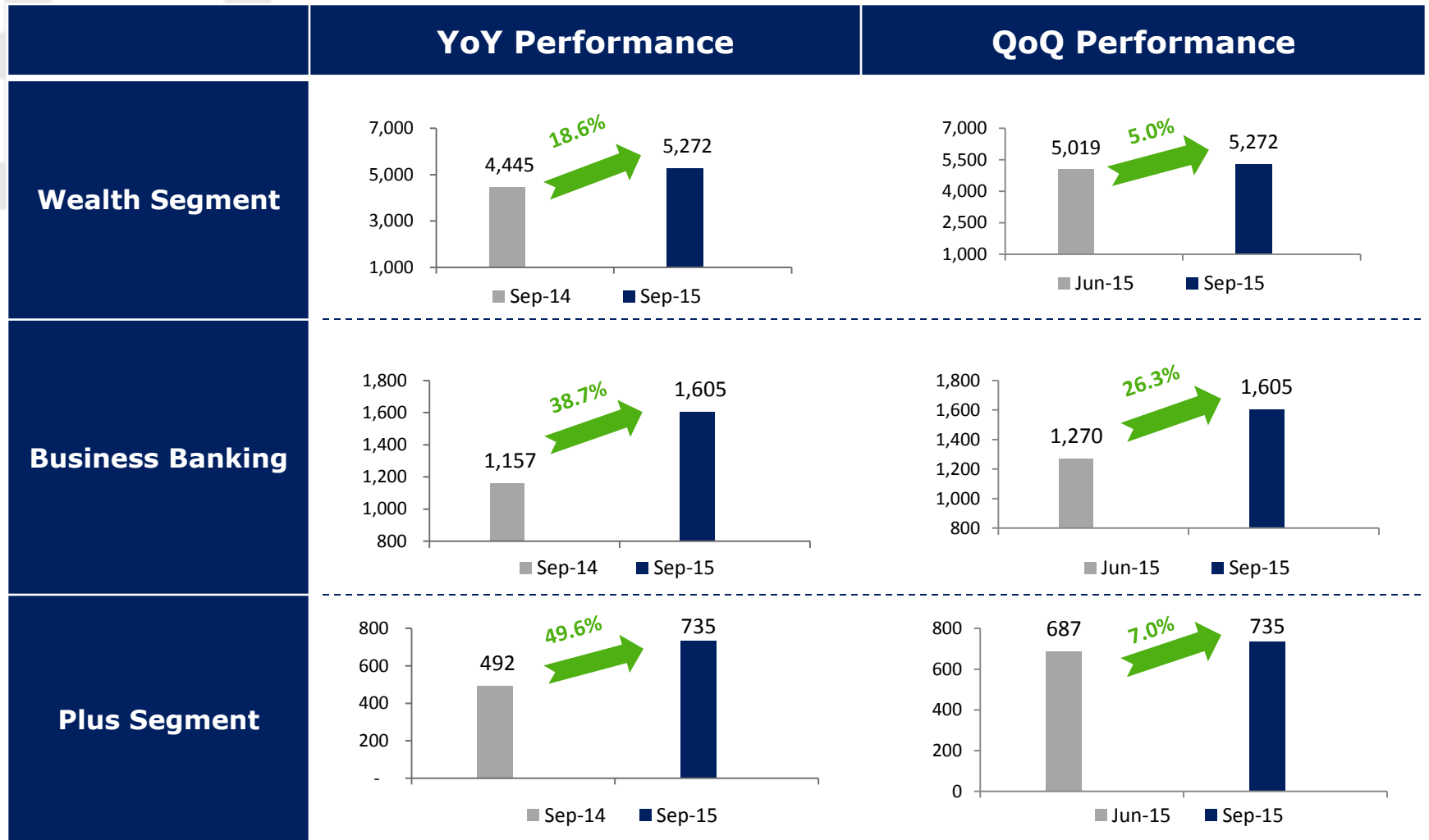


In Millions

	FY 2010	FY 2011	FY 2012	FY 2013	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15
Balance	3,915	5,175	6,664	7,182	7,962	8,904	9,480	9,470	10,613	11,006	11,837

* CAGR over 5 years

Assets By Segment

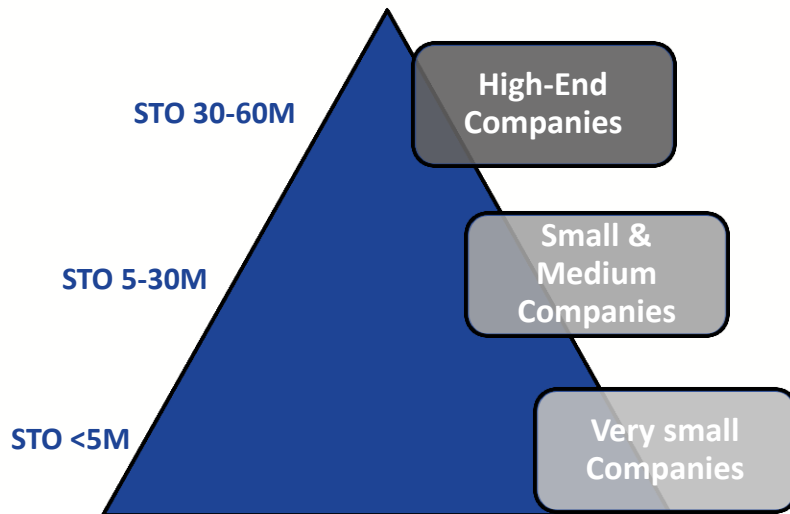


Business Banking profile

- Falls under CIB's Consumer Banking umbrella
- Manages financial needs of small and medium size retail companies with annual sales turnover below EGP 60mn



Customer Segmentation



Business Approach

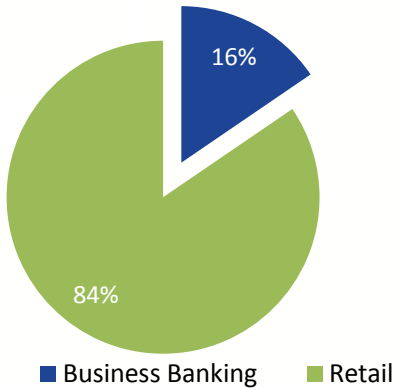
High-End	<ul style="list-style-type: none"> • Tailor made products • Strategic relationship management • Senior Relationship Manager (RM)
SMEs	<ul style="list-style-type: none"> • Mass customization approach • Pre-approved industry based packages • Relationship Manager
Micro	<ul style="list-style-type: none"> • Assembly line approach • Alternative channels & e-solutions • Self-served

Business Banking Performance

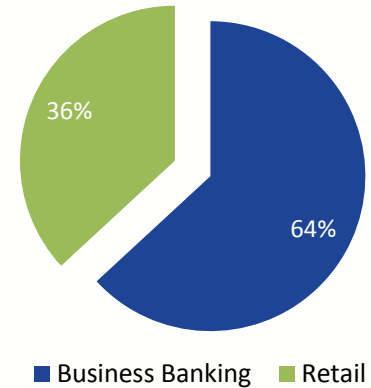


Business Banking model has proved its success when compared to the Retail Banking approach in terms of overall performance

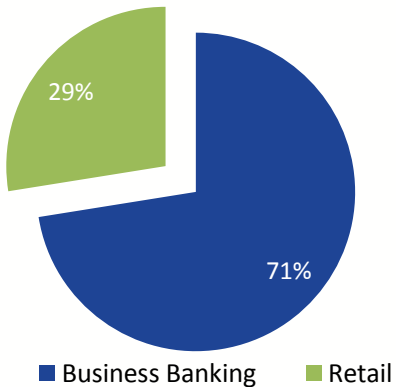
Number of Companies



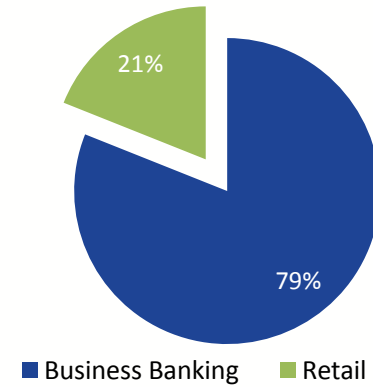
Total Deposits



Revenue



Gross Contribution

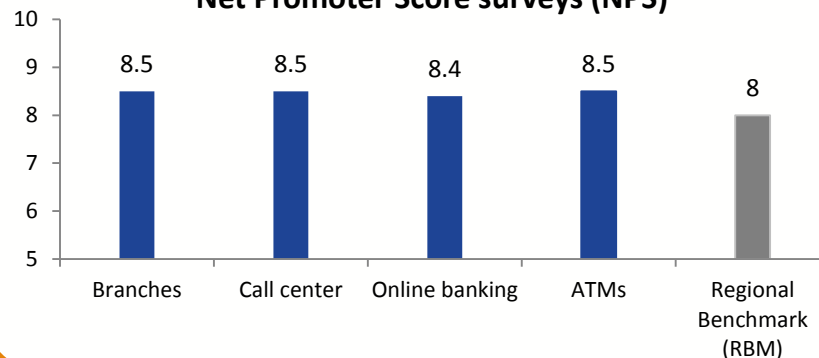


Customer Experience

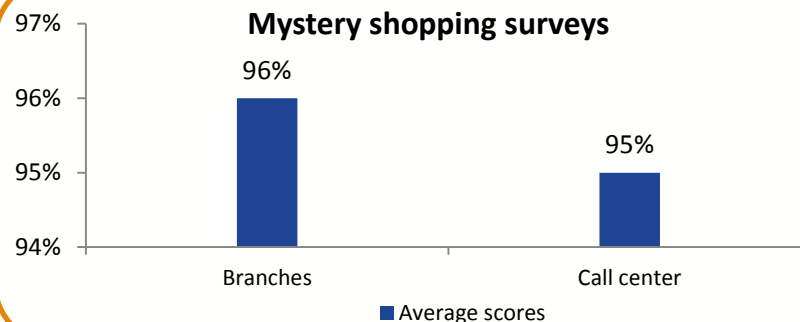
- Committed to continue meeting our customers' expectations, maintaining customer satisfaction levels and dealing proactively with the challenges faced and focus on enhancing our employees' capabilities in dealing with these challenges
- Measuring customers' satisfaction levels compared to the regional benchmarks

- During Q3'2015, customer satisfaction survey has been conducted for 508 Mass Segment customers, measuring the overall level of satisfaction and their experience with CIB's different distribution channels
- The reported scores exceed the regional benchmark

Net Promoter Score surveys (NPS)



Mystery shopping surveys



Net Promoter Score (NPS) Surveys conducted by CIB research team

Mystery shopping surveys for customer contact points conducted by an external agency

All scores were recorded during Q3'2015



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

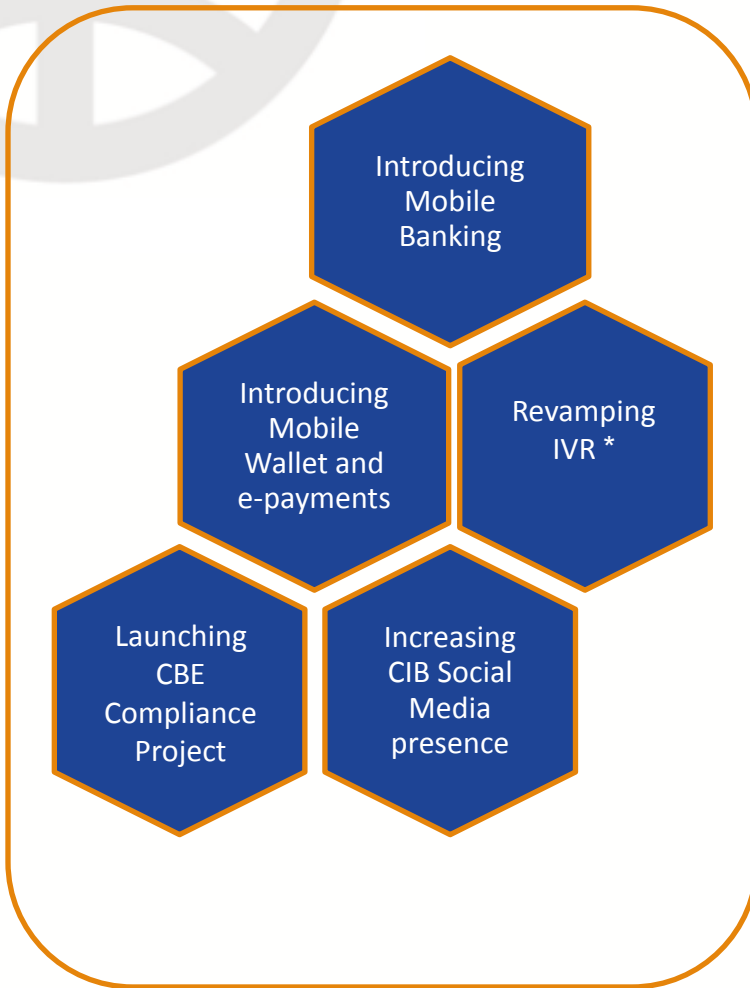
Focus on learning and development

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

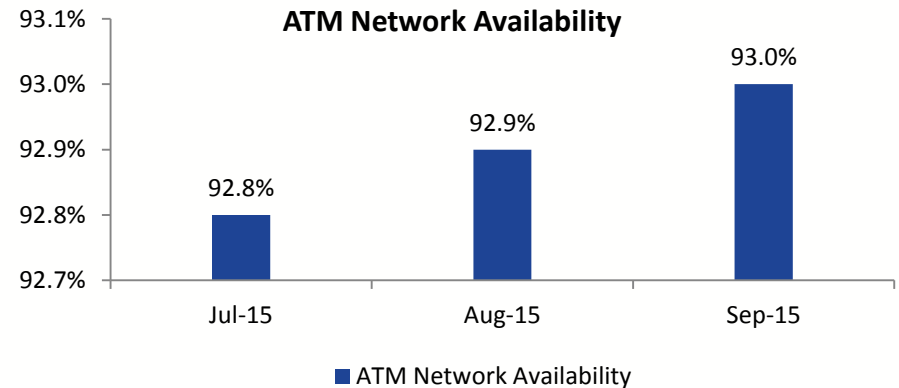
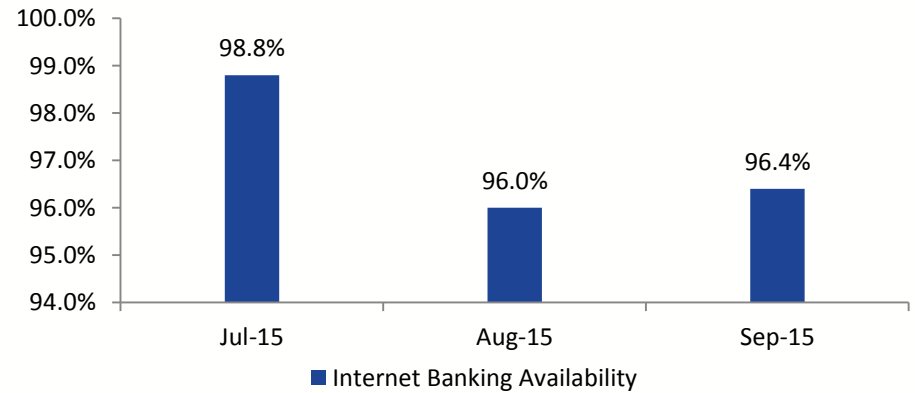
e-Channels and Digital Banking Domain

Initiatives



**IVR Revamp project has been launched during Q3*

Performance



Summary and **Conclusion**

Awards and Recognition



2015

- Best Business Continuity Team by DRI International
- Best Trade Finance Provider in Egypt by Global Finance
- Best Foreign Exchange Providers in Egypt by Global Finance
- Best Bank in Egypt 2015 - By Global Finance
- Best Subcustodian Bank 2015 - By Global Finance
- Trade Finance Deal of the Year - African Banker Awards
- Best Bank in Egypt - Excellence Award by Euromoney
- Best Corporate/Institutional Internet Bank in Egypt - Global Finance
- Best Information Security Initiatives - By Global Finance
- Best Consumer Digital Bank In Egypt - By Global Finance
- Best FX services in North Africa - By EMEA Finance
- Innovators in Foreign Exchange - By Global Finance
- Best bank in Egypt - By EMEA Finance African Banking Awards
- The Achievement in Enterprise Risk Management of the Year - By Asian Banker
- Strongest bank by balance sheet in Egypt for 2015 - By Asian Banker

More awards available: www.cibeg.com/English/AboutCIB/Pages/Awards.aspx

**As of September 1, 2015*



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?

Along with its subsidiaries and Affiliates

Assets grew 18.33% from 2009 till 3rd Quarter 2015

Highly reputable among all banks in Egypt

Highly skilled group leading the Bank

Acted as a cushion during unstable times

The only “one-stop shop”

Continuous Growth

Strongest brand equity in market

Experienced management team

Conservative provisioning policies



Profitability

- Market leader
- NPAT EGP 3.6bn
- Total revenues EGP 7.6bn

Asset Quality

- NPL/Gross loans 4.4%*
- Direct Coverage Ratio 155%*

Liquidity

- High liquidity
- Gross LDR 40.6%

KPIs

- ROAA 3%**
- ROAE 32.96%**
- Cost/income 20.5%

Prudent credit policies

- Reflected in no deterioration in asset quality

Largest in...

- Total Assets EGP 176bn
- Loans and deposits market shares
- Market Cap EGP 48.7bn in private banks***

* Ratio on a standalone basis

** Ratio after appropriation

***Market cap as of 30/09/2015

This slide shows CIB's 1st nine months of 2015 performance, figures on a consolidated basis unless otherwise stated



Thank you

For more information, please visit

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24/7 dedicated customer service short number

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

www.cibfoundationegypt.org