



INVESTOR RELATIONS presentation

FY 2016



A BANK TO TRUST



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Egypt's Fact Sheet

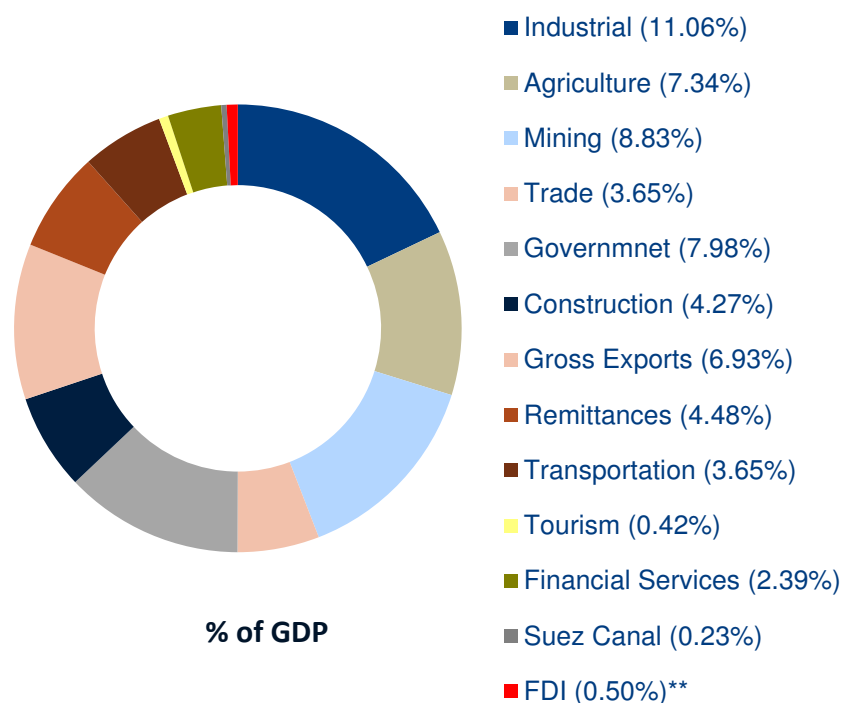
Overview

About CIB

Financial Review

Conclusion

DIVERSIFIED ECONOMY¹



COUNTRY PROFILE

- ⊗ Name: **Arab Republic of Egypt**
- ⊗ Capital: **Cairo**
- ⊗ Currency: **Egyptian Pound (EGP)**
- ⊗ Total area: **c.1,002,000 sqm.km**
- ⊗ Inhabited area: **7.88% of total area**
- ⊗ Governorates: **27**

FAVORABLE DEMOGRAPHICS

- ⊗ Population: **92.4mn²**
- ⊗ Median age: **25^{2*}**
- ⊗ Labor force/population: **32 %***
- ⊗ Unemployment rate: **12.80%^{1*}**
- ⊗ **Most populous country in the Middle East**
- ⊗ **3rd most populous in Africa**
- ⊗ **Production age totals to c.50% of total population**
- ⊗ **Over 85% of the population is below 55 years**

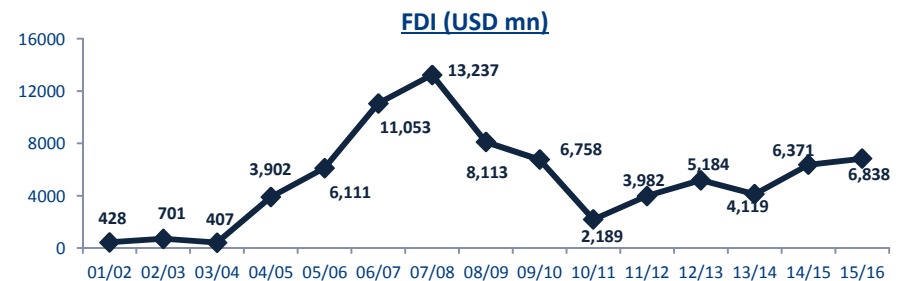
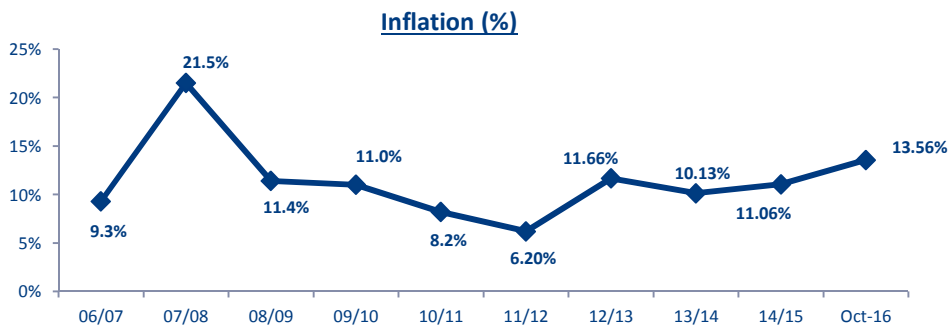
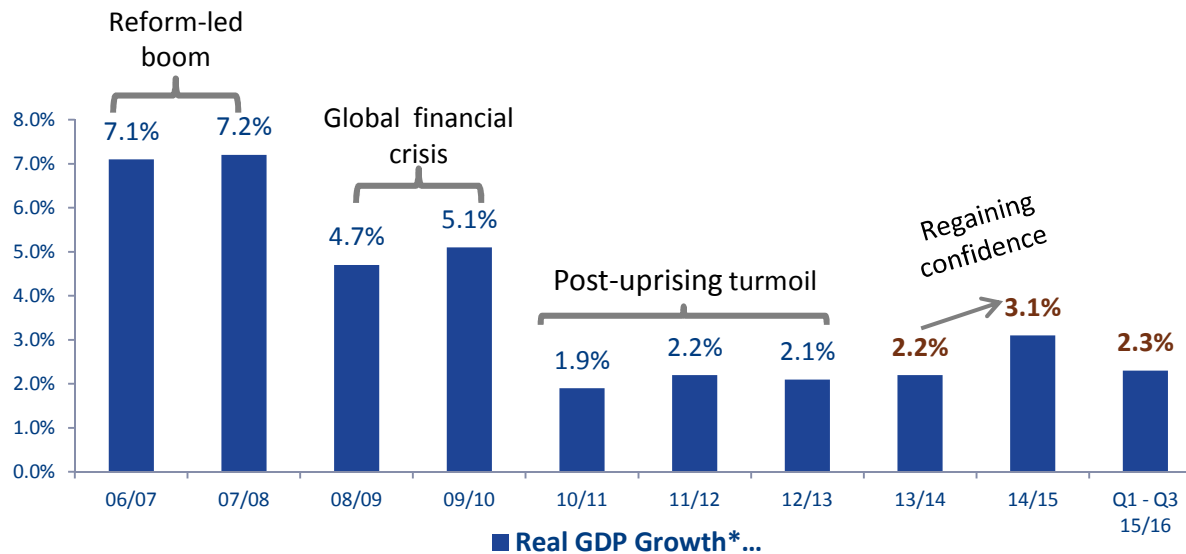
Macro-Environment

Overview

About CIB

Financial Review

Conclusion



MANAGEABLE DEBT

- Net International Reserve: **\$23.1bn (Nov 16)**
- Current A/C balance: **\$- 4,983.3mn*****
- LT external debt: **\$52.2bn*****
- ST external debt: **\$7.97bn*****
- c.80% of debt in LCY, held by public sector*

GROWTH OPPORTUNITIES

- Total GDP : **EGP 2,673,300mn******
- GDP/Capita: **\$12,113³**

CONSUMPTION

- Private consumption/GDP: **81.99%****
- Public consumption/GDP: **12.03%****



** Figures as of FY 2015/2016

*** Figure as of Q1 2016/2017

**** GDP at Factor cost by economic activity (current prices) as of FY 2015/2016

³ IMF, WEO Database, October 2015

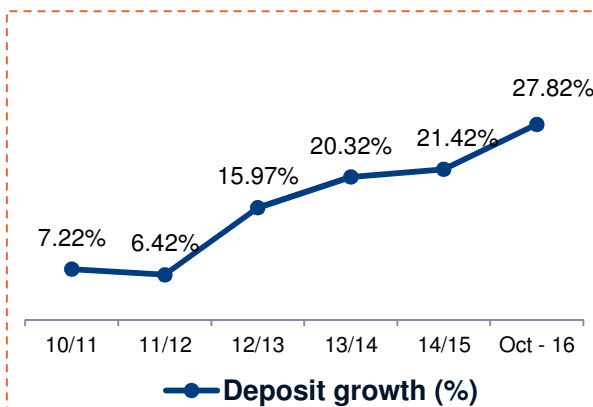
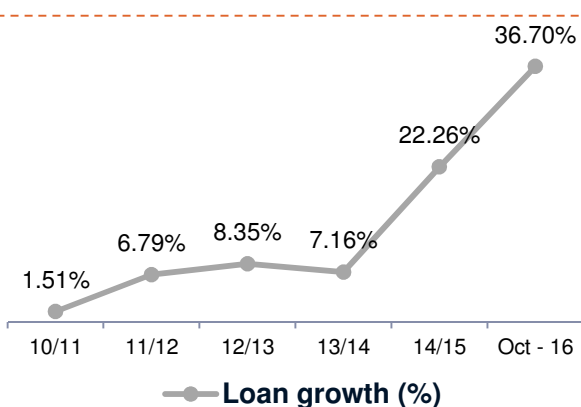
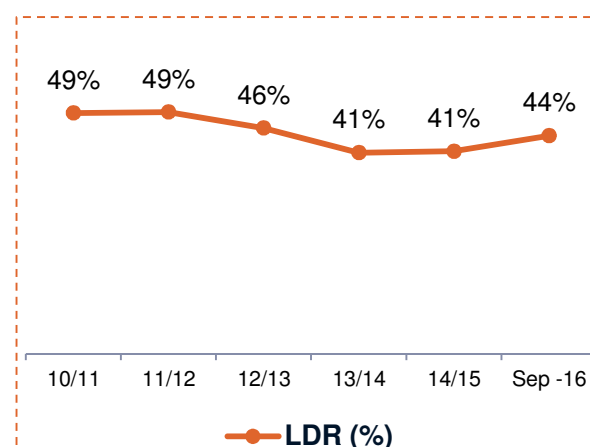
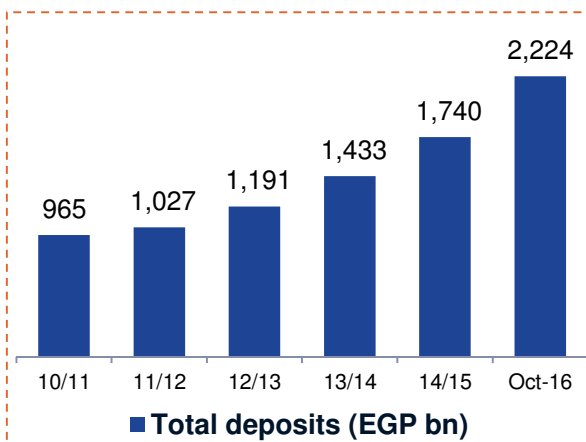
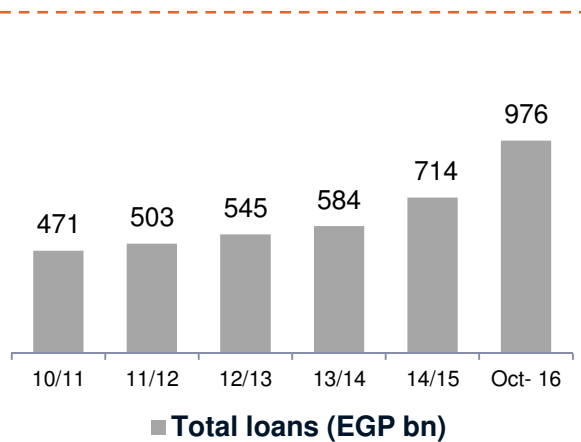
Egypt's Banking Sector

Overview

About CIB

Financial Review

Conclusion



UNDERLEVERAGED

- ⊗ Total # of banks: **39***
- ⊗ Total bank lending facilities/GDP: **35.82%****
- ⊗ Corporate loans/GDP: **27.94%**
- ⊗ Household debt/GDP: **7.88%****
- ⊗ Loans/Deposits: **44.06%*****

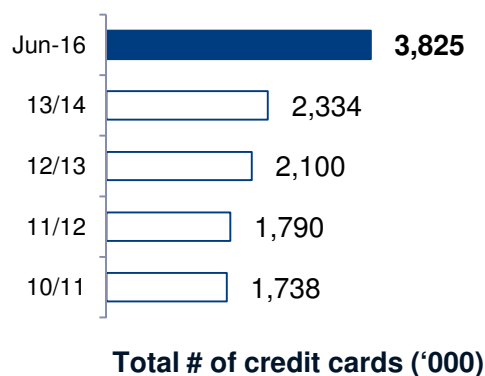
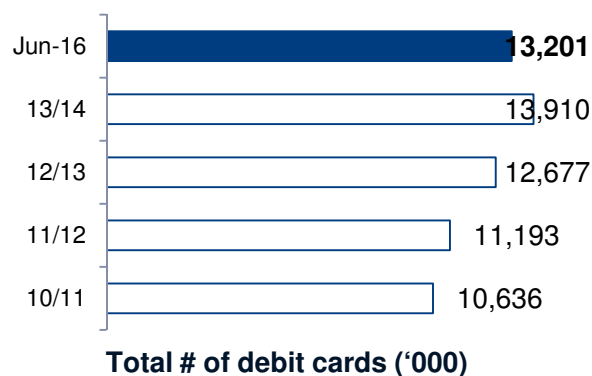
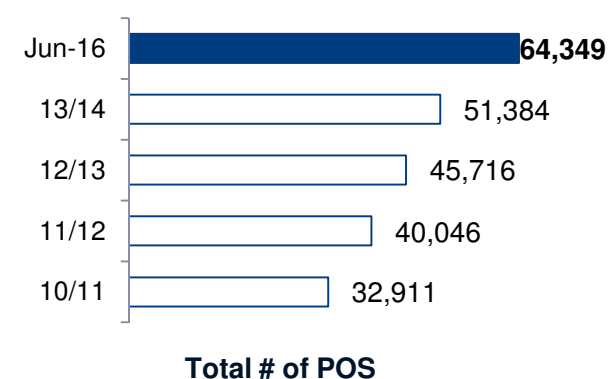
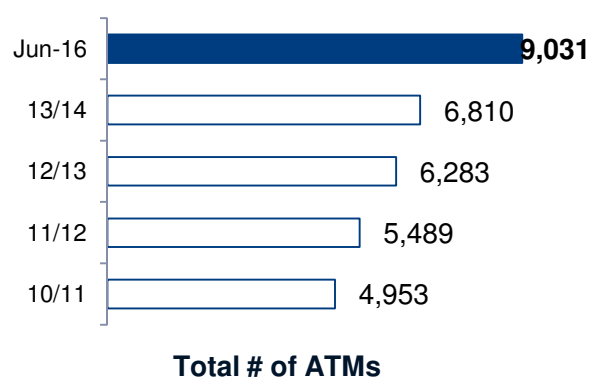
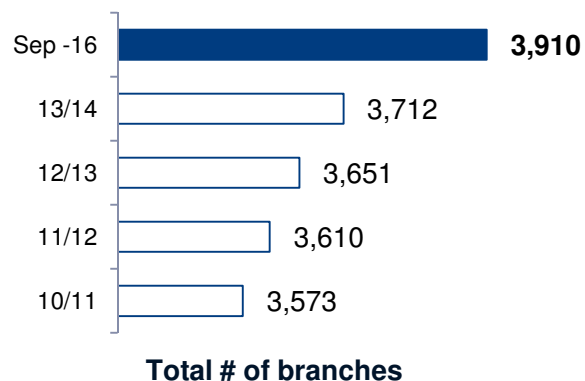
Egypt's Banking Sector (Cont'd)

Overview

About CIB

Financial Review

Conclusion



BANKING REFORMS

- ⊗ **Phase I** (2005-2008): completed
- ⊗ **Phase II** (2009- 2011): improving regulatory environment, adopting Basel II, increased focus on corporate governance, limit concentrated risk exposure and proprietary investment
- ⊗ **Phase III** (2011-2012): finalized fine-tuning of regulations
- ⊗ **Phase IV** (Ongoing): parallel run of existing regulations on capital adequacy and Basel II, finalizing data warehousing framework, final regulations on leverage ratio, 2nd discussion paper on LCR and NSFR, final regulations on ICAAP, Capital conservation buffer

The Challenges

Overview

About CIB

Financial Review

Conclusion

Budget deficit¹

12.3% of GDP in 2015/2016

Competitiveness index²

Ranked 115/138

Ease of doing business index³

Ranked 122/190

Low quality health care services & education²

Health and primary education ranked 89/138 with score of 5.5 (out of 7)

Slow improvement in standards of living⁴

UNDP Human Development Index: Score 0.690, ranked 108/188 in 2014

¹ Preliminary- Actual Overall Budget Deficit, Ministry of Finance, December 2016 financial bulletin

² World Economic Forum's Competitiveness Index 2016-2017

³ World Bank Group, Doing Business 2017

⁴ UNDP, Human Development Reports 2015

Why Egypt?

Overview

About CIB

Financial Review

Conclusion

ECONOMIC ENVIRONMENT

- Among the most diverse in the MENA region

MEGA PROJECTS

- New Suez Canal
- New Cairo Administrative Capital
- Development Passage in Western Desert
- Golden Triangle in the South
- North Coast development plan
- 1.5 million feddan reclamation project in New Valley

GENERAL REFORMS

- Fuel subsidies
- Corporate tax
- Investment law
- CBE mechanism for FCY repatriation
- Mobile financial services
- Mortgage lending
- Micro-Finance

FINANCIAL INCLUSION

- Attracting retail into banks (over 80% of adult population unbanked)
- Unveiling opportunities within SMEs
- Initiative to pay government employees via debit cards
- Integration of grey economy

POLITICAL STABILITY

- Building new political structure
- General optimism about the political future in Egypt
- Moving to a more open political system

ATTRACTS INVESTMENTS

- Numerous agreements and MOUs signed with many countries; latest with France, Saudi Arabia and Bahrain during their recent visits to Egypt
- Proximity to international markets
- Broad and increasing local consumer base
- Low labor costs

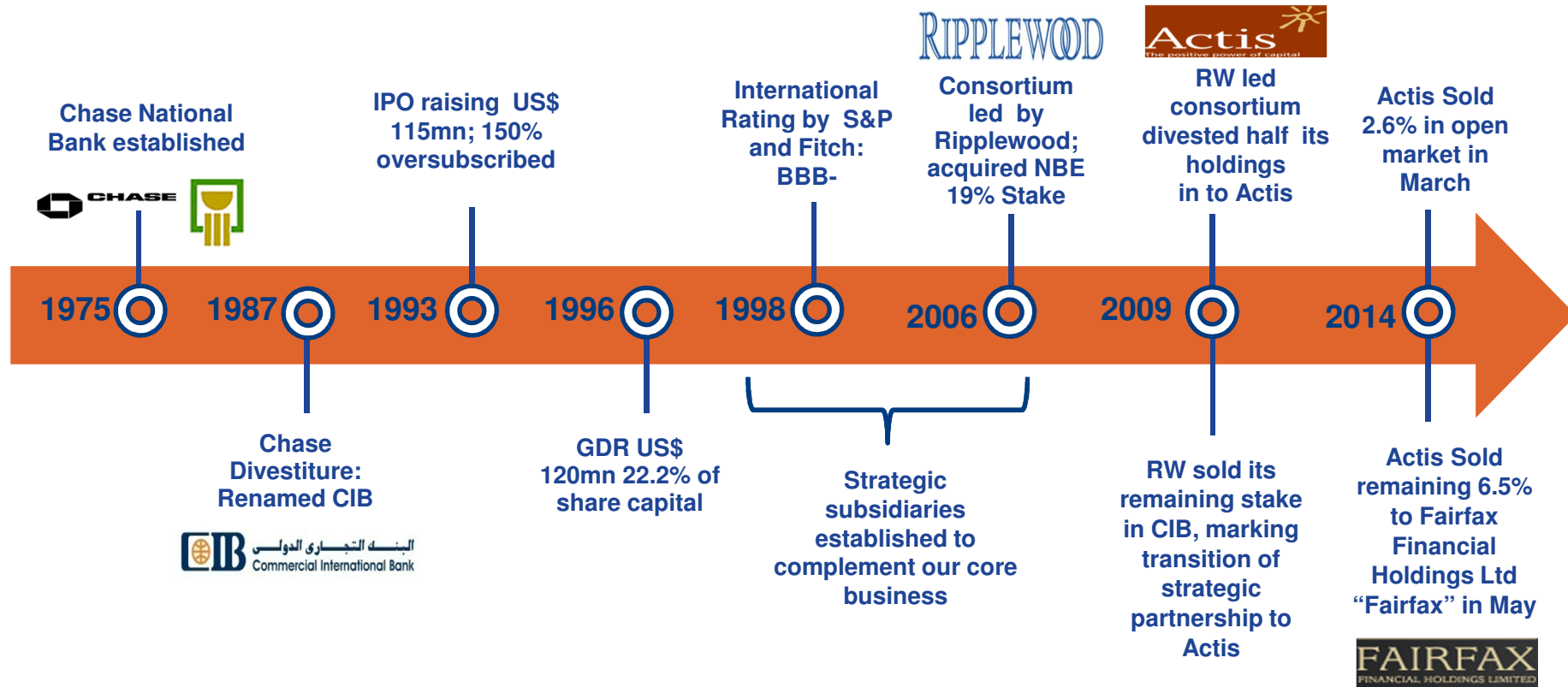
CIB at a Glance

Overview

About CIB

Financial Review

Conclusion



CIB's Key Milestones

Overview

About CIB

Financial Review

Conclusion

1975

- First joint venture bank in Egypt; Chase National Bank

1993

- Egypt's largest local bank IPO, oversubscription of 150% , 1.5 mn shares sold generating EGP 390 mn in proceeds

1997

- First private sector bank with investment rating 'BBB -' by Fitch IBCA

1977

- First private sector bank to create a dedicated division providing 24/7 banking services to shipping clients, with primary focus on business in Suez Canal

1994

- First bank to connect with the international SWIFT network

1987

- Following Chase Manhattan divestiture due to a shift in their strategy, the Bank's name was changed to Commercial International Bank (CIB)

1996

- First Egyptian bank to have a GDR program on LSE

1998

- First private sector bank with investment rating 'BBB -' by S&P

1989

- CIB has been selected by the IATA to act as the BSP agent in Egypt, and remains the sole bank that offers this service to airline passengers

1997

- CIB concludes first & largest Euro syndicated loan (USD 200 mn)

CIB's Key Milestones (Cont'd)

Overview	About CIB	Financial Review	Conclusion
2001 <ul style="list-style-type: none"> First Egyptian bank to register on NYSE; ADR Level 1 First bank to introduce FX services for 5 currencies on ATM 	2005 <ul style="list-style-type: none"> Only bank in Egypt to be awarded JP Morgan Quality Recognition Award (2005-2012) 	2006 <ul style="list-style-type: none"> First bank in Egypt to execute EGP 200 mn R'epo transaction in the local market 	2009 <ul style="list-style-type: none"> Only Egyptian bank recognized as 'Best Bank in Egypt' by 4 publications in the same year; Euromoney, Global Finance, EMEA Finance, & The Banker
2010 <ul style="list-style-type: none"> First Egyptian bank to establish a GTS department First and only local bank in Egypt to begin enforcing Business Continuity Standards CIB Foundation becomes the first in Egypt to have its annual budget institutionalized as part of its founding institution's by-laws, as CIB shareholders unanimously agreed to dedicate 1% of Bank's net annual profit to the Foundation 			2014 <ul style="list-style-type: none"> First Egyptian bank to sign agreement with MCDR to issue debit cards for investors to collect cash dividends First co-branded credit card; Mileseverywhere, with EgyptAir First block trading transaction on the EGX, when Actis sols its 6.5% stake in CIB to Fairfax
2012 <ul style="list-style-type: none"> First Egyptian bank to establish a Sustainable Development Department 	2013 <ul style="list-style-type: none"> First Egyptian bank to receive JP Morgan Elite STP Award First Egyptian bank to upgrade its ADR to be traded on OTCQX platform US 		

Subsidiaries and Associates

Overview

About CIB

Financial Review

Conclusion



- ⊗ Wholly owned by CIB
- ⊗ Full-fledged Investment Bank;
 - Securities Brokerage
 - Asset Management
 - Investment Banking
 - Equities Research
 - Leasing



- ⊗ **Ownership:** 35%
- ⊗ **Profile:** Offers a full suite of security services;
 - Private security,
 - Premises protection,
 - Cash-in-Transit (CIT),
 - Electronic security system solutions,
 - General and facility management services,
 - Touristic and governmental concierge services

Lines of Business

Overview

About CIB

Financial Review

Conclusion

INSTITUTIONAL BANKING

CONSUMER BANKING

Profile

Market leader
Prime contributor to profitability

The take-off for a world class consumer banking franchise

Focus

- Large and medium-size corporates (MNCs, institutions and banks)
- Project finance and syndicated loans
- Treasury and capital Markets Services
- Transactional banking services

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

Contribution to loans

82.3%

17.7%

Contribution to deposits

25.3%

74.7%

of customers

10,959

937,635

Business Banking

Overview

About CIB

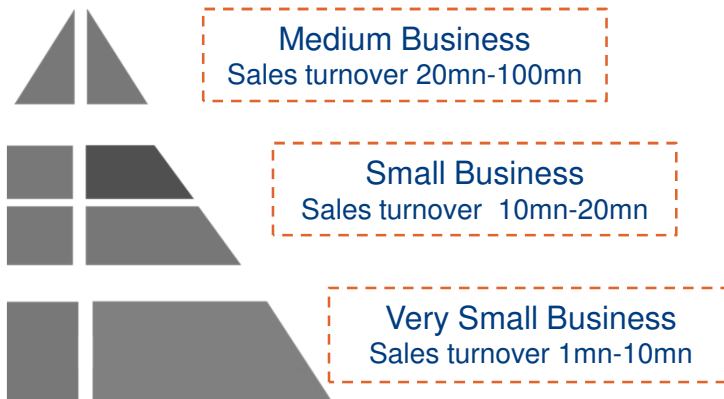
Financial Review

Conclusion

- ⊗ Caters to SMEs
- ⊗ Covers all sectors and industries through more than 100 well-trained Relationship Managers across the country



CUSTOMER SEGMENTATION



FULL RANGE OF FINANCIAL SOLUTIONS



Our Stock in a Nutshell

Overview

About CIB

Financial Review

Conclusion

STOCK EXCHANGES

Listed **Egyptian Stock Exchange (EGX)**

Listed **London Stock Exchange (LSE)**

Traded **New York Stock Exchange (NYSE)**

TICKER

COMI

CBKD

CIBEY

SHARE INFORMATION

🌐 Shares outstanding **1,153,866,000**

🌐 Par value **EGP 10.00**

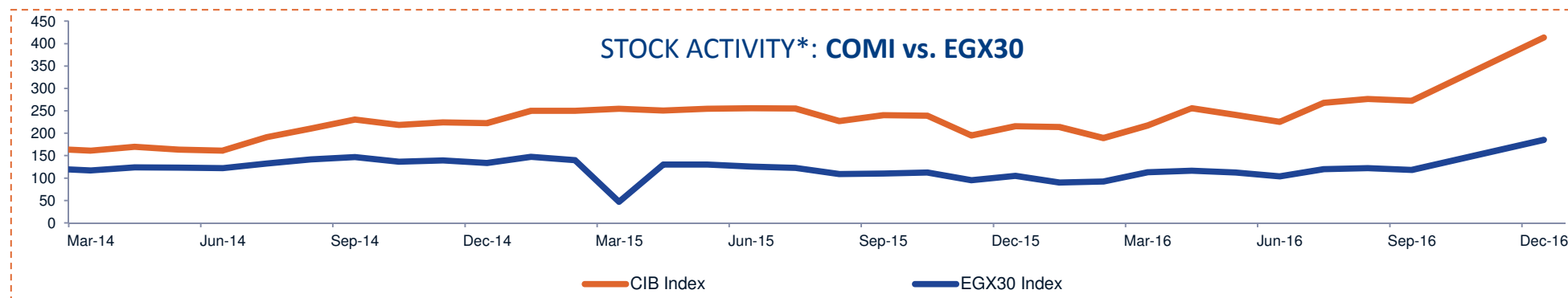
🌐 GDR convertibility **1:1**

52 WEEKS* PERFORMANCE

🌐 High **EGP 80.5**

🌐 Low **EGP 30.90**

	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>YTD 2017**</u>
<i>Market Cap. (EGP)</i>	27,176mn	11,096mn	20,646mn	29,329mn	44,673mn	43,691mn	93,463mn
<i>Avg. Daily Volume</i>	1.51mn	0.86mn	1.58mn	0.90mn	2.20mn	1.59mn	1.81mn
<i>Avg. Daily Price (EGP)</i>	38.02	24.04	18.85	24.26	41.30	42.30	50.9



* Normalized after stock dividend as of 24/3/2016

** As of 07/02/2017

Source: Bloomberg

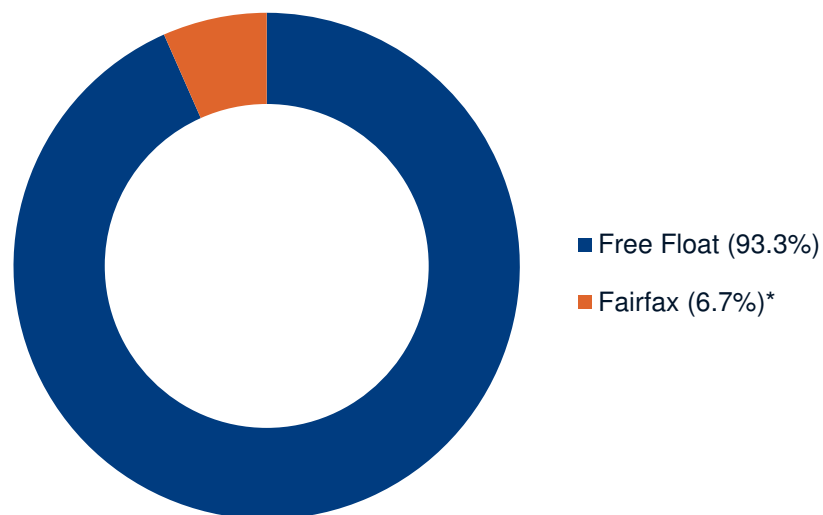
Shareholding Structure

Overview

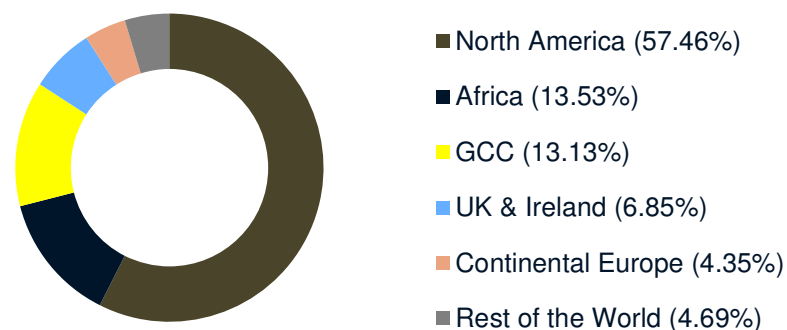
About CIB

Financial Review

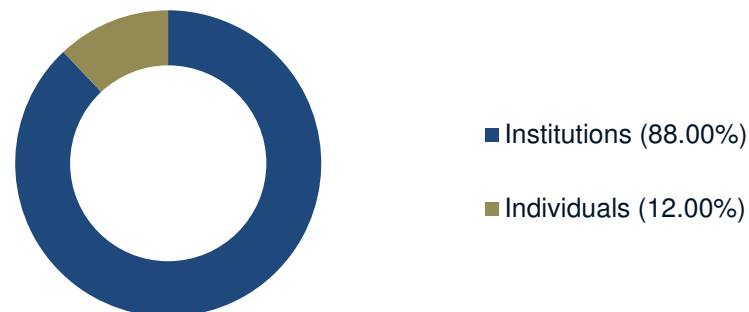
Conclusion



FREE FLOAT BY REGION



FREE FLOAT BY CATEGORY



Our Presence in Egypt

Overview

About CIB

Financial Review

Conclusion

DISTRIBUTION NETWORK

192 Total Branches and Units

108 Cairo

27 Alexandria

23 Sinai and Canal

16 Upper Egypt and Red Sea

18 Delta

**CIB's
footprint**

DIGITAL BANKING

21,276,165 Website visits

228,248 Internet Banking users

3,409,708 Call Center Calls

868,905 IVR calls

10,835 POS

748 ATMs

DIGITAL BANKING INITIATIVES



Careem Salary Disbursement



Launching Mobile Banking

Corporate Governance

Overview

About CIB

Financial Review

Conclusion

COMMITMENT TO SOUND CORPORATE GOVERNANCE PRACTICES CONTINUES TO DEFINE CIB

This commitment is supported by several mandates:

- ⊗ Several internal policies, risk controls, and manuals have been put in place to ensure that all business aspects are not only covered, but well-governed (including risk management, compliance, audit, remuneration, evaluation, succession planning, code of conduct, and budgeting)
- ⊗ Segregation of the role of Executive Management and Board of Directors
- ⊗ Highly skilled Investor Relations team

The Board carries on with its mandate to continuously improve the overall corporate governance framework by regularly reviewing and supervising the Bank's practices

The Board's main responsibilities include:

- ⊗ Setting the Bank's overall strategy and overseeing its execution
- ⊗ Establishing internal control mechanisms
- ⊗ Setting the Bank's risk appetite and regularly monitoring performance indicators against approved, defined appetite
- ⊗ Approving IT Group strategy and review it periodically, especially with regards to the confidentiality of the Bank's information
- ⊗ Ensuring that shareholders' interests are being catered to

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

Overview

- ⊗ The Board and its committees are governed by well-defined charters that sets out its responsibilities and composition requirements
- ⊗ The Board is supported by internal and external auditors

8 committees assist in fulfilling the Board's responsibilities;



About CIB

Financial Review

Conclusion

CIB's Board consists of 8 members, 7 are non-executive*

HISHAM EZZ AI-ARAB

Chairman and 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 and 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 KHOSROWSHAHI

President and CEO Fairfax International

Our Strategy

Overview

About CIB

Financial Review

Conclusion

TODAY

TOMMORROW

Financial Performance Drivers

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

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



- Deepen understanding of customer behavior through data analytics
- Adding granularity to customer segments for client life cycle management
- 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



- Enforcing 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



Business Continuity Management & Information Security

Overview

About CIB

Financial Review

Conclusion

Pioneer in implementing international standards and best practices; established in 2010; ahead of all major players in the market

Set a unique model within the Egyptian financial sector in Business Continuity industry; since 2014, CIB was shortlisted for 10 global and regional Business Continuity excellence awards from 3 of the most reputed organizations in the BCM industry worldwide

Award winner of “Middle East Most Effective Recovery 2016” by Business Continuity Institute-UK (BCI) & “Business Continuity Team of the Year 2015” from Disaster Recovery Institute International-USA (DRII)

Security is a major area of focus for CIB; many investments were directed towards improving our security-management process, including **physical security** and **cyber security**, aiming to create a safer operational and business environment that supports the organization and customer's benefits and well-being

INITIATIVES

CIB continues to invest in further improving its business continuity and recovery capabilities to ensure it provides sustainable and uninterrupted services to our customers

- ⊗ Progressive Disaster Recovery Planning
- ⊗ Continuous Alternate Sites Enhancement
- ⊗ Moving towards ISO22301 Certification
- ⊗ Critical Suppliers Management
- ⊗ Automation and Performance Metrics Management

Awards and Recognition

2016















- Best Trade Finance Provider in Egypt by Global Finance
- Best Treasury & Cash Management Providers in Egypt by Global Finance
- Best Bank in Egypt Supporting Women Owned and Women Run Businesses by the American Chamber of Commerce in Egypt
- Best Bank in Egypt 2016 - By Global Finance
- Best Employee Engagement Initiative in the Middle East by the Asian Banker
- Best Retail Risk Management Initiative in the Middle East by the Asian Banker
- Middle East Most Effective Recovery 2016 - by BCI
- Best Bank in Egypt - Excellence Award by Euromoney
- Best Foreign Exchange Providers in Egypt by Global Finance
- Best Subcustodian Bank in Egypt 2016- By Global Finance
- Most Active Issuing Bank in Egypt in 2015 by The European Bank for Reconstruction and Development (EBRD)
- Best Cash Management Services in North Africa - By EMEA Finance
- Best FX Services in North Africa - By EMEA Finance
- Best Bank in Egypt - By EMEA Finance
- Achievement in Liquidity Risk Management By The Asian Banker
- Achievement in Operational Risk Management By The Asian Banker
- Bank of the Year Egypt - By The Banker
- Best Private bank in Egypt 2017 - By Global Finance
- MT 202 ELITE Quality Recognition Award with STP rate of 99.70% - by JP Morgan
- MT 103 Quality Recognition Award with STP rate of 98.22% - by JP Morgan

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

**As of December 31, 2016*



Performance Snapshot: 31 December 2016

Overview	About CIB	Financial Review	Conclusion
TOTAL ASSETS EGP 267,544 mn Dec.'15: EGP 179,500 mn;  49% YOY	NET LOANS EGP 85,384 mn Dec.'15: EGP 56,836 mn;  50% YOY	CUSTOMER DEPOSITS EGP 231,741 mn Dec.'15: EGP 155,234 mn;  49 % YOY	SHAREHOLDERS' EQUITY EGP 21,374 mn Dec.'15: EGP 16,535 mn;  29% YOY
REVENUES EGP 11,315 mn Dec.'15: EGP 10,189 mn;  11.05% YOY	NPAT EGP 6,009 mn Dec.'15: EGP 4,729 mn;  27% YOY	NPLs/GROSS LOANS* 6.7%** Dec.'15: 3.98%;  68.4% YOY	CAR 10.76% *** Dec.'15: 12.7%; -15.6% YOY 
ROAE 34.2% Dec.'15: 33.5%;  2.3% YOY	ROAA 2.71% Sep.'15: 2.95%;  -8.4% YOY	COST/INCOME 21.4% Dec.'15: 19.6%;  8.9% YOY	NIM* 5.47% Dec.'15: 5.74%;  4.7% YOY

**Ratios on a standalone basis*

***When Normalised for devaluation, NPLs recorded 5.7% as of year end 2016*

**** CAR after profit appropriation is 13.97%*

Funding Overview

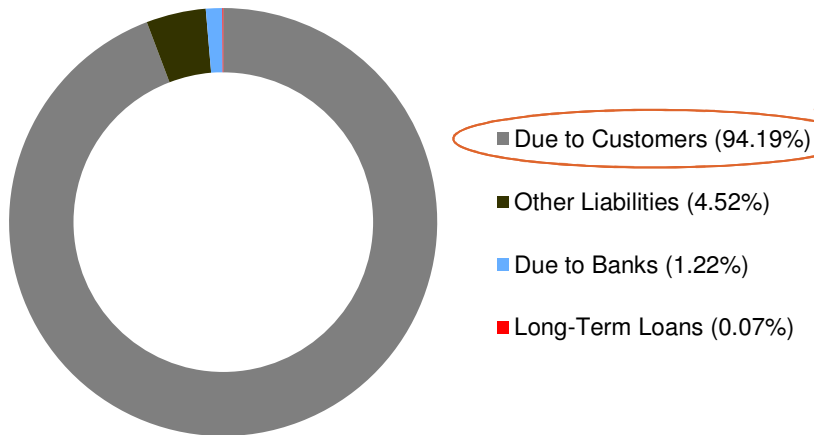
Overview

About CIB

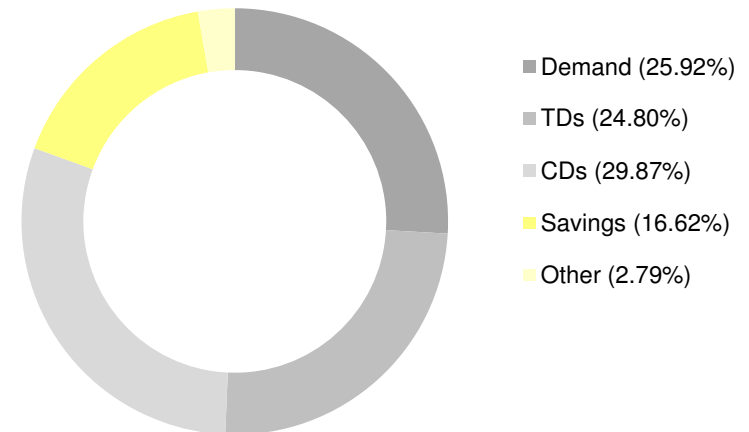
Financial Review

Conclusion

FUNDING STRUCTURE



CUSTOMER DEPOSIT MIX



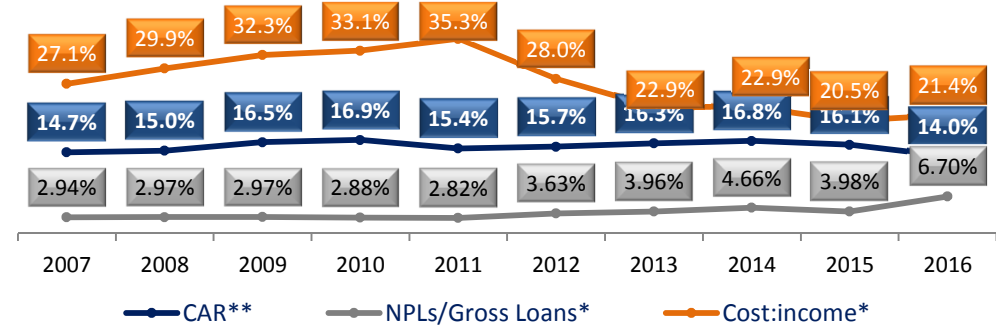
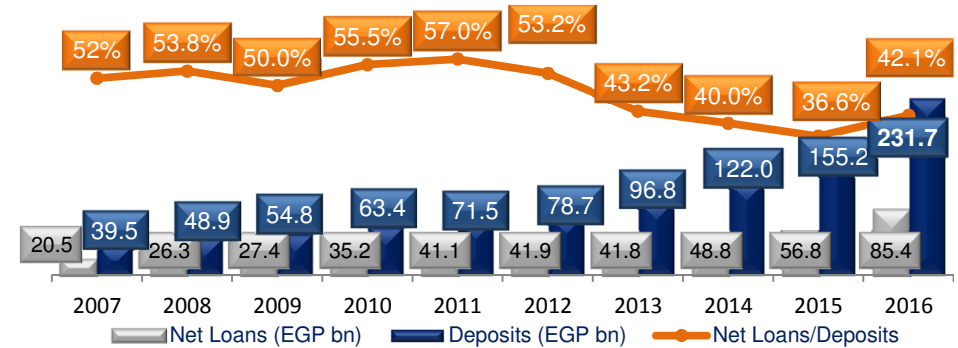
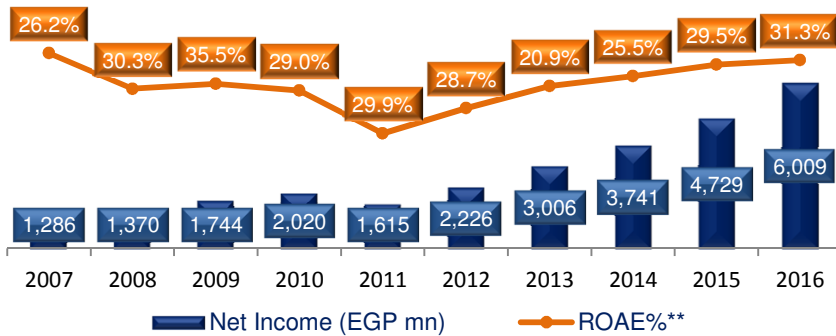
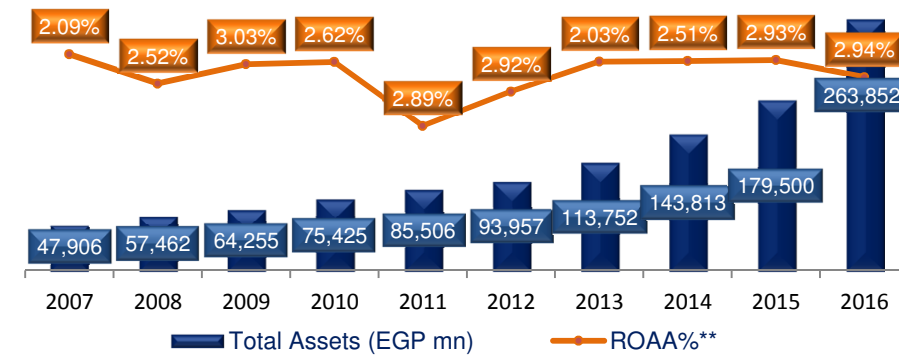
10-Year Performance Summary

Overview

About CIB

Financial Review

Conclusion



Years	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Branches and Units	131	152	155	153	154	156	152	160	187	192
Headcount	3,508	4,014	4,426	4,750	4,845	5,181	5,490	5,697	5,983	6,714



Starting 2009, CIB used IFRS

* Figure on a standalone basis

** Ratio after appropriation

Figures on a consolidated basis unless otherwise stated

25

Position Among Peers

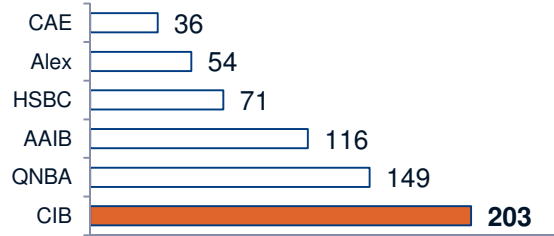
Overview

About CIB

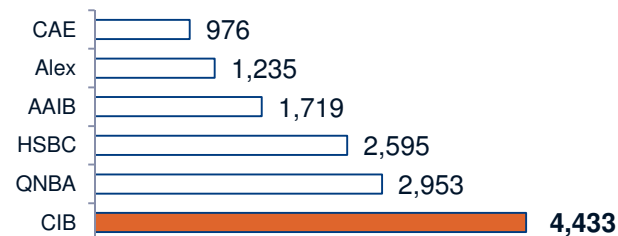
Financial Review

Conclusion

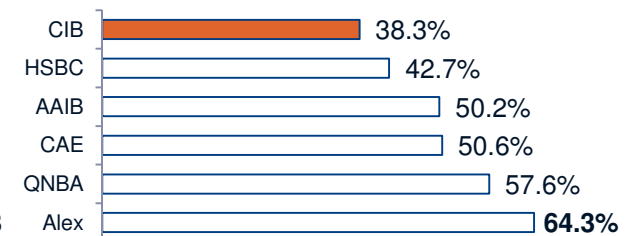
TOTAL ASSETS (EGP bn)



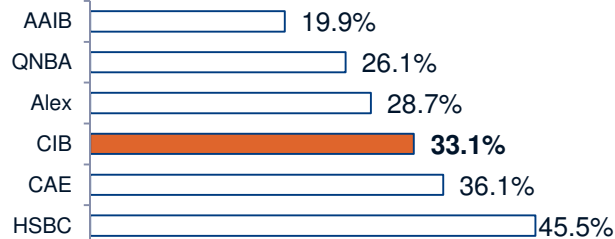
NET INCOME (EGP mn)



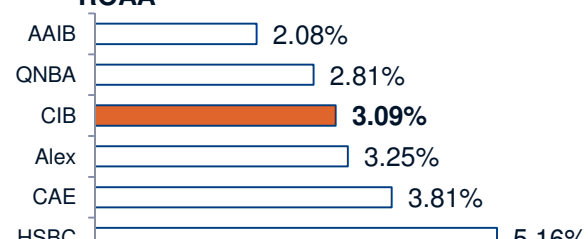
GROSS LOANS/DEPOSITS



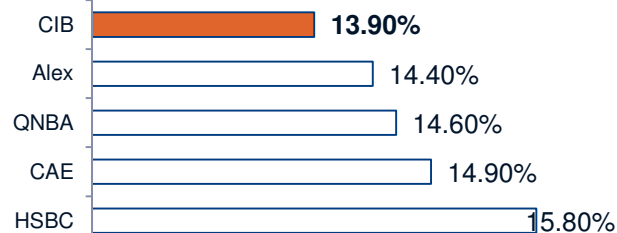
ROAE



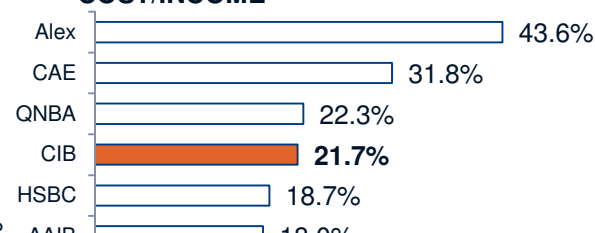
ROAA



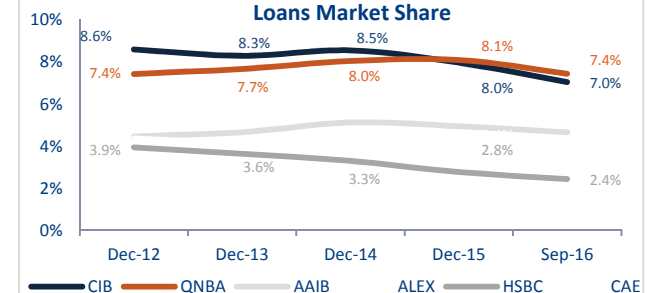
CAR



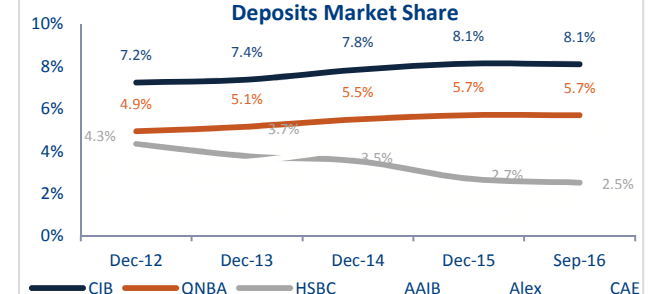
COST/INCOME



Loans Market Share



Deposits Market Share



Peer Analysis figures as of September 2016

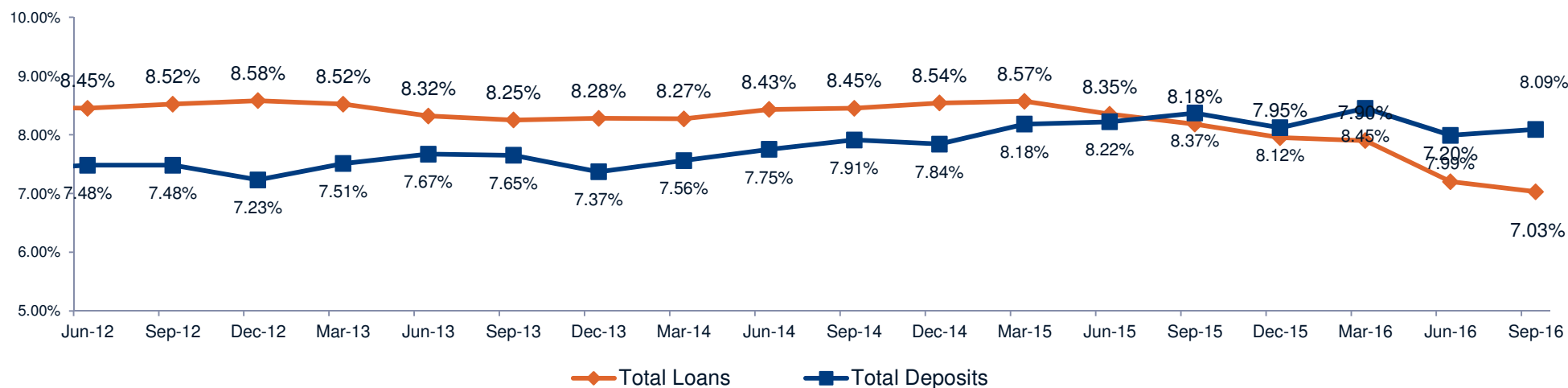
Market Share

Overview

About CIB

Financial Review

Conclusion



MARKET SHARE AS OF SEP -16

Total Loans 7.03%

- LCY Loans 5.86%
- FCY Loans 9.85%
- Household Loans 6.75%
- Institutional Loans 7.11%

MARKET SHARE AS OF SEP -16

Total Deposits 8.09%

- LCY Deposits 7.12%
- FCY Deposits 12.07%
- Household Loans 7.50%
- Institutional 9.06%

Why CIB?

Overview

About CIB

Financial Review

Conclusion

Extremely skilled and experienced Management Team

Highly qualified Board of Directors

Among the best Investor Relations teams

Strong brand equity in the market

Conservative provisioning policies

Prudent credit policies

PROFITABILITY

- NPAT EGP 6.01bn
- Total revenues EGP 11.3bn

Asset Quality

- NPL/Gross loans 6.7%*
- Direct Coverage Ratio 149%*

LIQUIDITY

- High liquidity
- Gross LDR 42.1%

KPIs

- ROAA** 2.71%
- ROAE** 34.2%
- Cost/income 21.4%

LARGEST IN

- Total Assets EGP 267.5bn
- Market Cap EGP 93,463.1 in private banks***



* Ratio on a standalone basis (5.7% when normalized for Devaluation)

This slide shows CIB's performance for the Full Year of 2016

** After Profit Appropriation

Figures on a consolidated basis unless otherwise stated

***Market cap as of 15/11/2016

Thank You!

Overview

About CIB

Financial Review

Conclusion

- 🌐 For more information, please visit our website; www.cibeg.com
- 🌐 To read about the projects that the CIB Foundation has helped support, and to know ways in which you can donate, please visit www.cibfoundationegypt.org

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