

INVESTOR RELATIONS presentation

Q1'2017



A BANK TO TRUST



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- CIB relies on information obtained from sources believed to be reliable, but does not guarantee its accuracy or completeness

Egypt's Fact Sheet

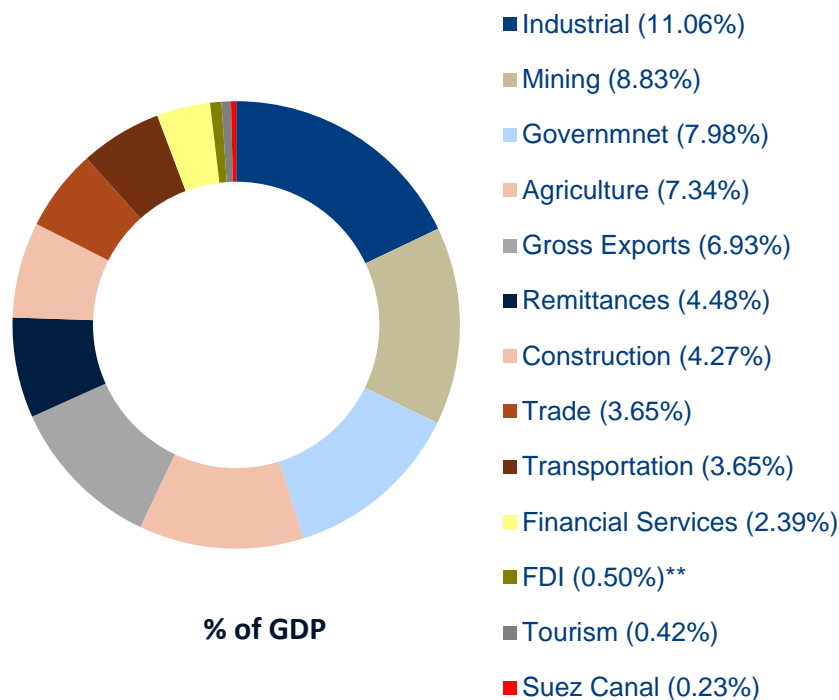
Overview

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DIVERSIFIED ECONOMY¹



% of GDP

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: **93 mn²**
- 🌐 Median age: **24^{2*}**
- 🌐 Labor force/population: **32%***
- 🌐 Unemployment rate: **12.4%^{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**

¹ CBE, Figures as of April- June 2015 / 2016

² CAPMAS, as of 9/5/2017

^{1*} CAPMAS, as of Q4 2016

^{2*} CIA, World Fact Book

* CBE, Preliminary figure

** As of Q1 2016/2017



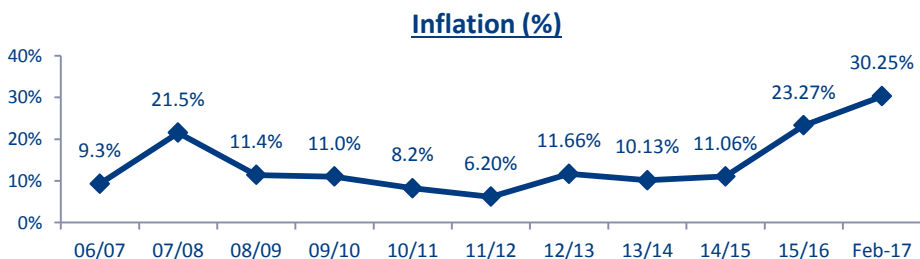
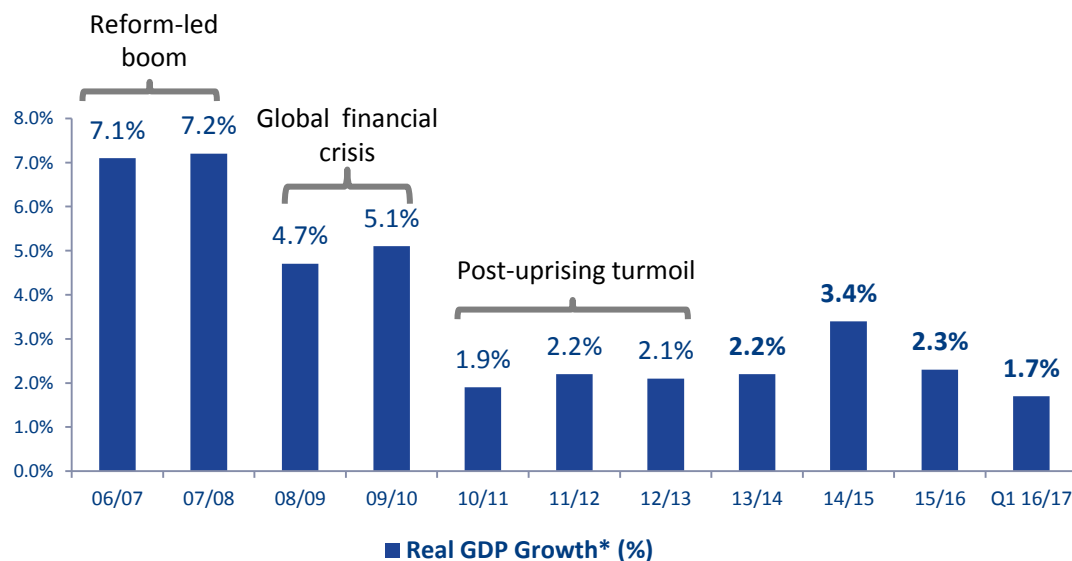
Macro-Environment

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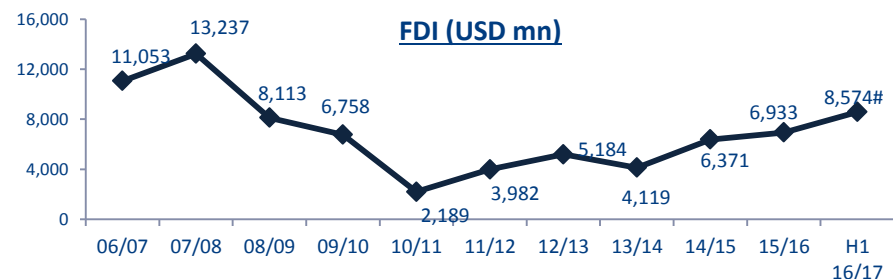
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*GDP at Factor Cost

** Figures as of July/September 2016/2017



*** Figure as of Q1 2016/2017

Figures as of 1H 2016/2017 Annualized

¹ Figures as of Q2 2016/2017

**** GDP at Factor cost by economic activity (current prices) as of Jul/2016/2017

³ IMF, WEO Database, 2016



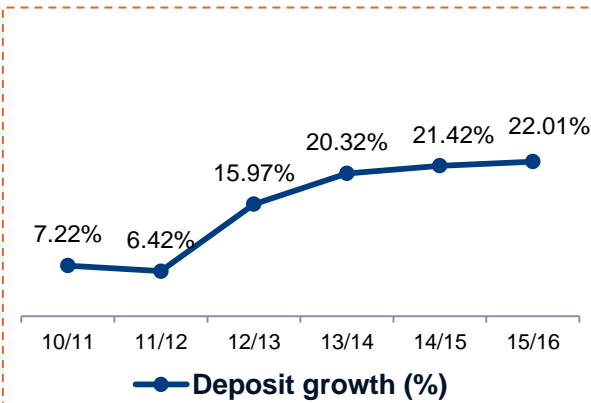
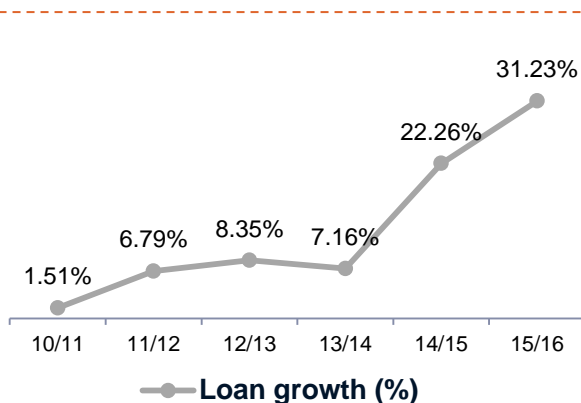
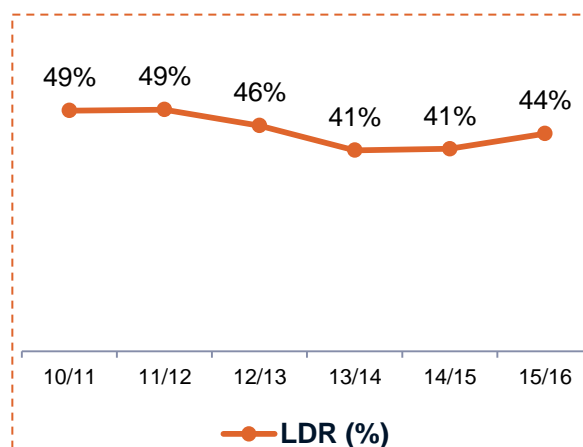
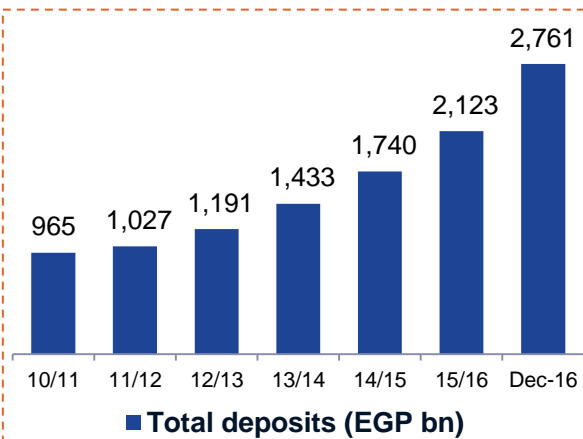
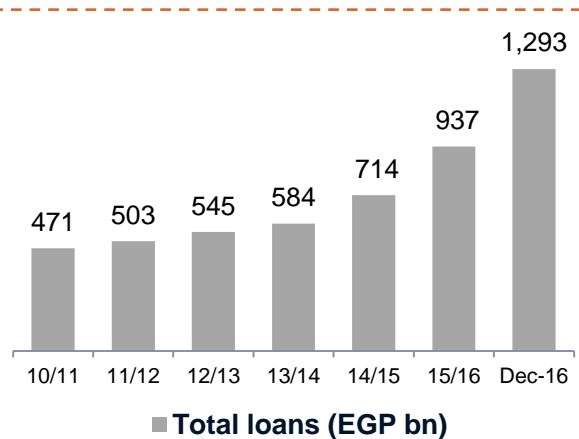
Egypt's Banking Sector

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UNDERLEVERAGED

- Total # of banks: **39***
- Total bank lending facilities/GDP: **38.62%****
- Corporate loans/GDP: **31.74%****
- Household debt/GDP: **6.88%****
- Loans/Deposits: **47.09%*****



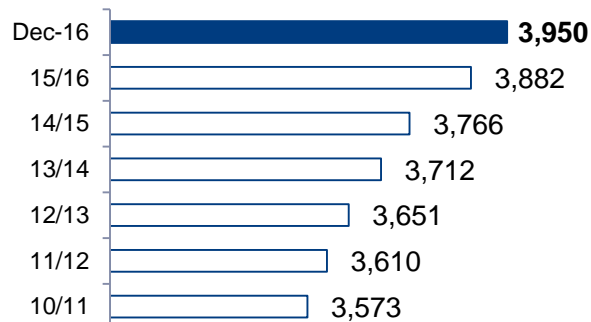
Egypt's Banking Sector (Cont'd)

Overview

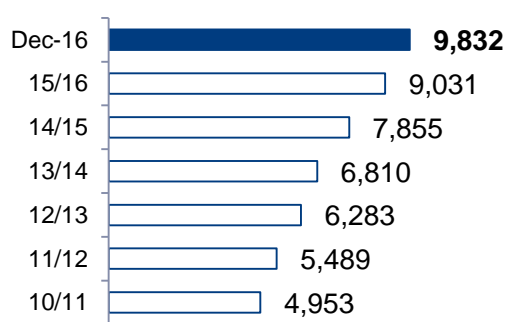
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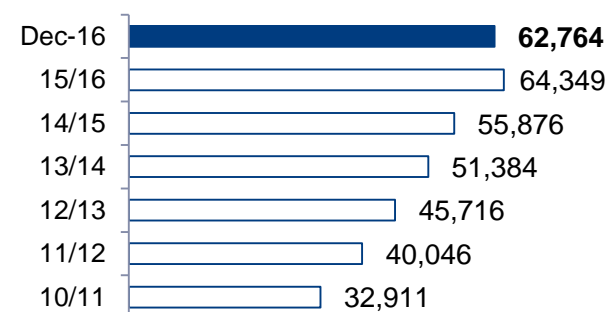
Conclusion



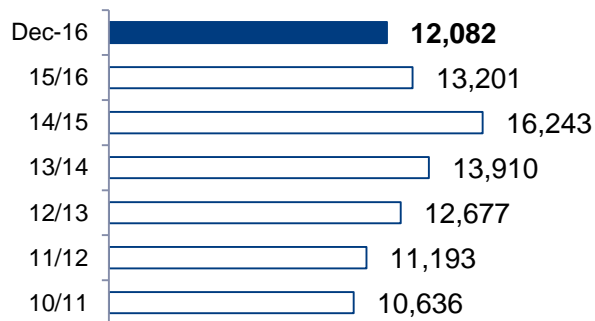
Total # of branches



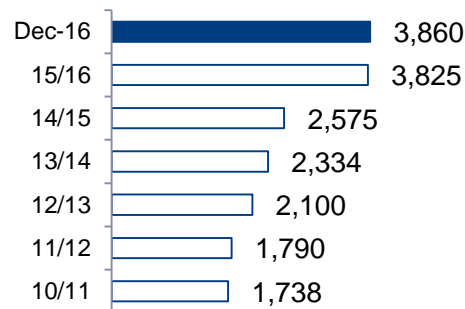
Total # of ATMs



Total # of POS



Total # of debit cards ('000)*



Total # of credit cards ('000)

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

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Budget deficit¹

12.5% of GDP in FY 15/16 and a budgeted deficit of 9.8% for FY 16/17

High Inflation²

Headline CPI reached 30.9% in March 2017

Competitiveness index³

Ranked 115/138 in 2016-2017 Global Competitiveness Index

Ease of doing business index⁴

Ranked 122/190 in 2017 Doing Business

Low quality health care services and education

Egypt health and primary education³ ranked 89/138 with score of 5.5 (out of 7) in the global competitiveness index 2016-17. Moreover, literacy rate for population aged 15 and older was only 75.84%⁵ in 2015

1 Ministry of Finance - March 2017 Financial Monthly Bulletin (Note: overall deficit for FY 15/16 is still preliminary)

2 Central Bank of Egypt – Data Release April 10, 2017

3 World Economic Forum – Global Competitiveness Index 2016-2017

4 World Bank Group

5 United Nations Educational, Scientific and Cultural Organization (UNESCO)



Why Egypt?

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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

FINANCIAL INCLUSION

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

ATTRACTS INVESTMENTS

- Approved IMF Loan signaling a tremendous confidence boost in Egypt's ability to release its economic potential in a sustainable way
- Proximity to international markets
- Broad and increasing local consumer base
- Low labor costs

POLITICAL STABILITY

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

POLICY ADJUSTMENT

- Liberalization of foreign exchange system to eliminate forex exchange shortages and encourage investment and exports
- Monetary policy aimed at containing inflation
- Strong fiscal consolidation to ensure public debt sustainability
- Strengthening social safety nets by increasing spending on food subsidies and cash transfers
- Far-reaching structural reforms to promote higher and inclusive growth, increasing employment opportunities for youth and women
- Fresh external financing to close the financing gaps

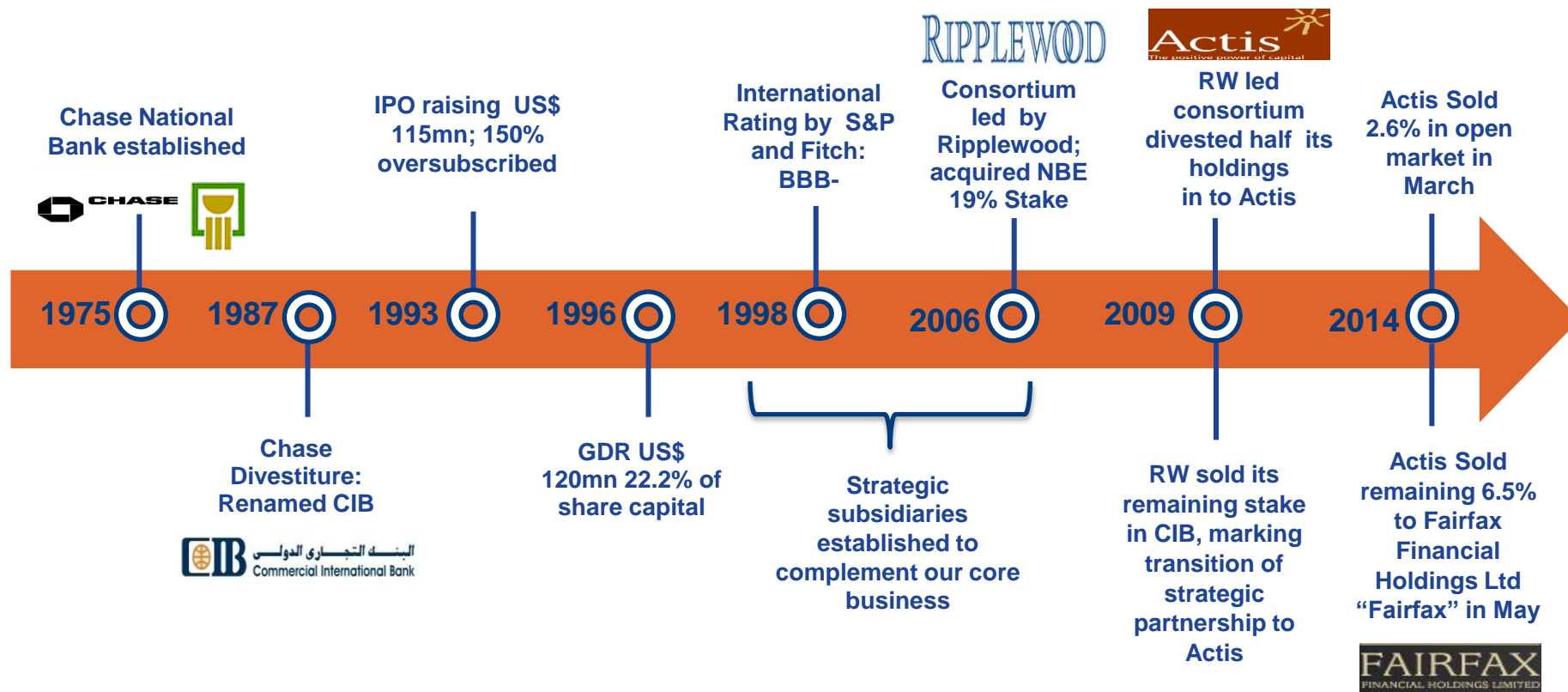
CIB at a Glance

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CIB's Key Milestones

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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)

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2001

- ⊗ First Egyptian bank to register on NYSE; ADR Level 1
- ⊗ First bank to introduce FX services for 5 currencies on ATM

2005

- ⊗ Only bank in Egypt to be awarded JP Morgan Quality Recognition Award (2005-2012)

2006

- ⊗ First bank in Egypt to execute EGP 200 mn R'epo transaction in the local market

2009

- ⊗ Only Egyptian bank recognized as 'Best Bank in Egypt' by 4 publications in the same year; Euromoney, Global Finance, EMEA Finance, & The Banker

2010

- ⊗ 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

2012

- ⊗ First Egyptian bank to establish a Sustainable Development Department

2013

- ⊗ First Egyptian bank to receive JP Morgan Elite STP Award
- ⊗ First Egyptian bank to upgrade its ADR to be traded on OTCQX platform US

2014

- ⊗ 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 sells its 6.5% stake in CIB to Fairfax

CIB's Associates

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🌐 **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



🌐 **Ownership:** 25.24%*

🌐 **Profile:** Full-fledged Investment Bank;

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

Lines of Business

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INSTITUTIONAL BANKING

CONSUMER BANKING

<i>Profile</i>	Market leader Prime contributor to profitability	The take-off for a world class consumer banking franchise
<i>Focus</i>	<ul style="list-style-type: none">• Large and medium-size corporates (MNCs, institutions and banks)• Project finance and syndicated loans• Treasury and capital Markets Services• Transactional banking services	<ul style="list-style-type: none">• Retail customers (with special focus on Wealth and Plus)• Business Banking (SMEs)
<i>Contribution to loans</i>	81.10%	18.90%
<i>Contribution to deposits</i>	21.63%	78.37%
<i># of customers</i>	11,461	1,004,470

Business Banking

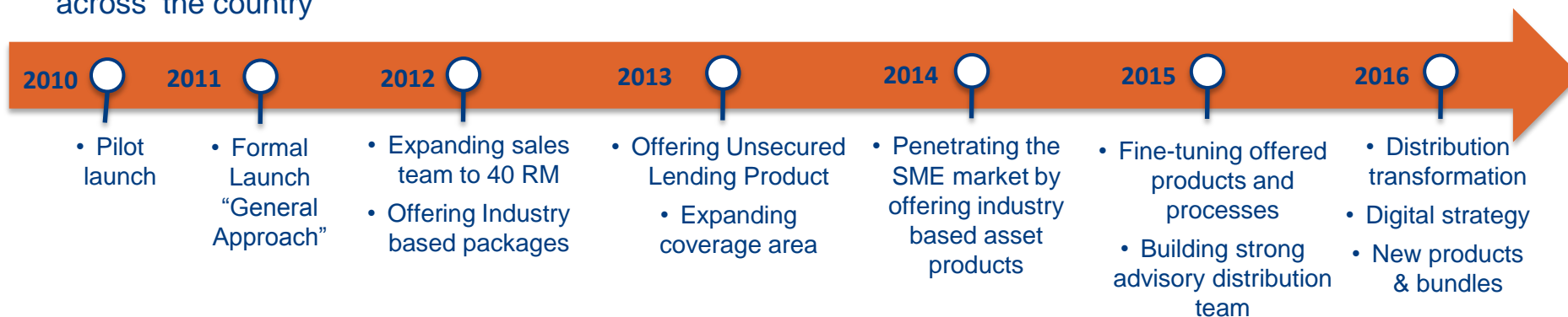
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- 🌐 Caters to SMEs, covering all sectors and industries through more than 100 well-trained Relationship Managers across the country



CUSTOMER SEGMENTATION



Our Stock in a Nutshell

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STOCK EXCHANGES

Listed **Egyptian Stock Exchange (EGX)**
 Listed **London Stock Exchange (LSE)**
 Traded **New York Stock Exchange (NYSE)**

TICKER

COMI
CBKD
CIBEY

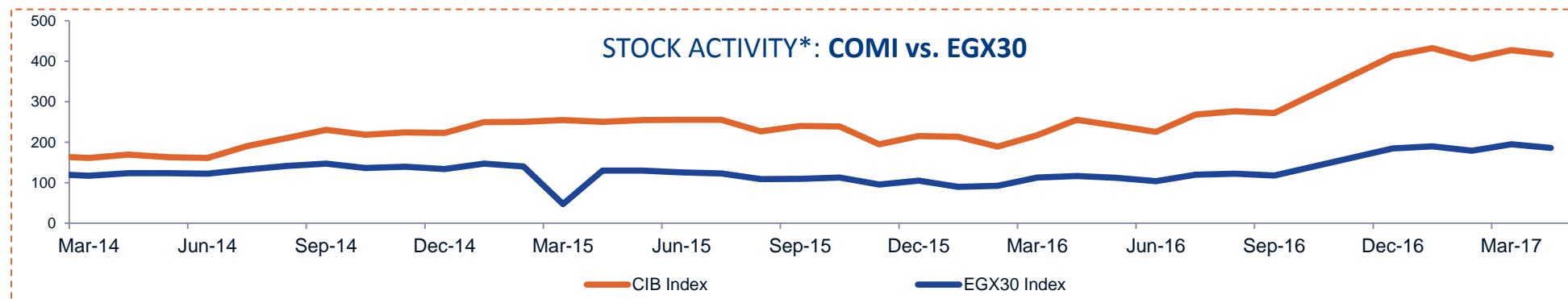
SHARE INFORMATION

Shares outstanding **1,153,866,000**
 Par value **EGP 10.00**
 GDR convertibility **1:1**

52 WEEKS* PERFORMANCE

High **EGP 82.29**
 Low **EGP 39.31**

	<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	88,270mn
<i>Avg. Daily Volume</i>	1.51mn	0.86mn	1.58mn	0.90mn	2.20mn	1.59mn	0.98mn
<i>Avg. Daily Price (EGP)</i>	38.02	24.04	18.85	24.26	41.30	42.30	76.1



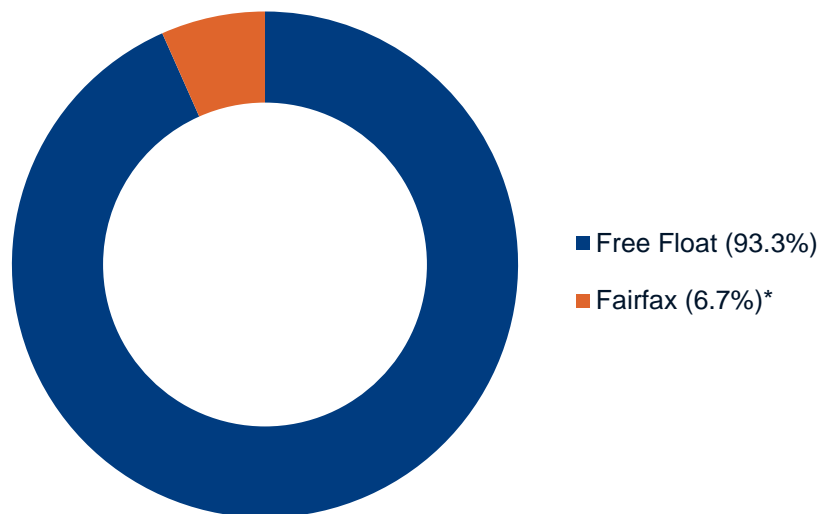
Shareholding Structure

Overview

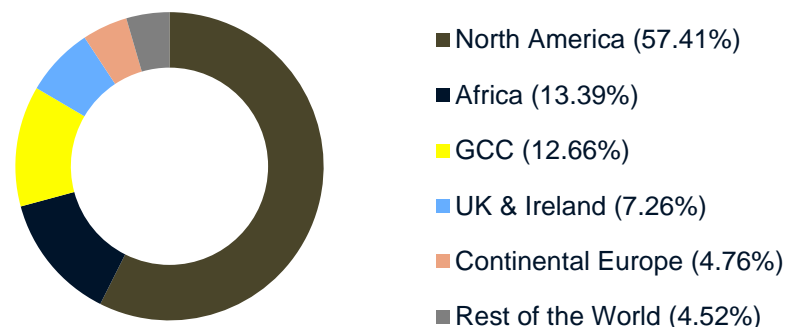
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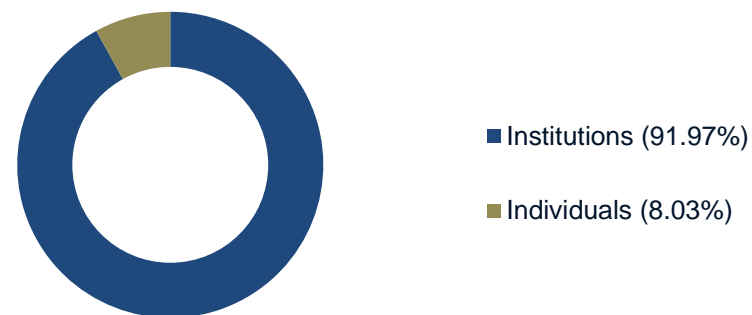
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FREE FLOAT BY REGION



FREE FLOAT BY CATEGORY



Our Presence in Egypt

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DISTRIBUTION NETWORK

194 Total Branches and Units

112 Cairo
26 Alexandria
23 Sinai and Canal
17 Delta
16 Upper Egypt and Red Sea

**CIB's
footprint**

DIGITAL BANKING

4,109,919 Website visits
246,034 Internet Banking users
740,254 Call Center Calls
256,033 IVR calls
11,369 POS
798 ATMs

DIGITAL BANKING INITIATIVES



Assign Masary as a new agent network for Smart Wallet.



Sign Egypt Post Office partnership

Corporate Governance

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COMMITMENT TO SOUND CORPORATE GOVERNANCE PRACTICES CONTINUES TO DEFINE CIB

This commitment is supported by several mandates:

- ⊗ 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
- ⊗ Dedicated Corporate Governance team
- ⊗ 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

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- ⊗ 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;

Non-executive

AUDIT COMMITTEE

CORPORATE GOVERNANCE & COMPENSATION COMMITTEE

RISK COMMITTEE

OPERATIONS & IT COMMITTEE

SUSTAINABILITY ADVISORY BOARD

Executive

HIGH LENDING & INVESTMENT COMMITTEE

MANAGEMENT COMMITTEE

AFFILIATES COMMITTEE

CIB's Board consists of 7 members, 5 are non-executive*

HISHAM EZZ AI-ARAB

Chairman and Managing Director

HUSSEIN ABAZA

Chief Executive Officer and Board Member

JAWAID MIRZA

Non-executive Board member

YASSER HASHEM

Managing Partner of Zaki Hashem and Partners attorneys at law

MARK RICHARDS

Head of Financial Services of Actis

SHERIF KAMEL

Dean of School of Business Administration (AUC)

BIJAN KHOSROWSHAHI

President and CEO Fairfax International

Our Strategy

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TODAY

TOMORROW

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 a behavioral and lifestyle approach
- Development of need-based bundled value propositions

Operational Efficiency

Centralization of Operations

Automation and process re-engineering

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

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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 12 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. The bank launched its Cyber Security Operational Center (SOC), which is considered the first SOC in the financial sector in Egypt. This emphasizes CIB's commitment towards a safer operational and business environment that supports the organization and customers' 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



2017

- Best Trade Finance Provider in Egypt by Global Finance
- Best Treasury & Cash Management Providers in Egypt by Global Finance
- Best Foreign Exchange Provider in Egypt By Global Finance
- Best Bank in Egypt 2017 - By Global Finance

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

*As of Q1 ,2017





Performance Snapshot: 31 March 2017

Overview	About CIB	Financial Review	Conclusion
TOTAL ASSETS EGP 272,675 mn Dec.'16: EGP 267,544 mn; 1.92% YtD	NET LOANS EGP 86,740 mn Dec.'16: EGP 85,384 mn; 1.59% YtD	CUSTOMER DEPOSITS EGP 239,731 mn Dec.'16: EGP 231,741 mn; 3.45 % YtD	SHAREHOLDERS' EQUITY EGP 22,044 mn Dec.'16: EGP 21,374 mn; 3.12% YtD
REVENUES EGP 3,322 mn Mar.'16: EGP 2,584 mn; 28.56% YoY	NPAT EGP 1,733 mn Mar. '16: EGP 1,292 mn; 34.21% YoY	NPLs/GROSS LOANS* 7.02% Mar.'16: 4.68%; 49.90% YoY	CAR 14.49% Mar.'16: 12.72%; 13.92% YoY
ROAE 31.94% Mar.'16: 33.23%; -8.01% YoY	ROAA 2.57% Mar.'16: 2.77%; -5.79% YoY	COST/INCOME 21.90% Mar.'16: 23.37%; -10.91% YoY	NIM* 4.62% Mar.'16: 5.81%; -20.46% YoY

**Ratios on a standalone basis*

This slide shows CIB's Q1'2017 performance, figures on a consolidated basis unless otherwise stated

Funding Overview

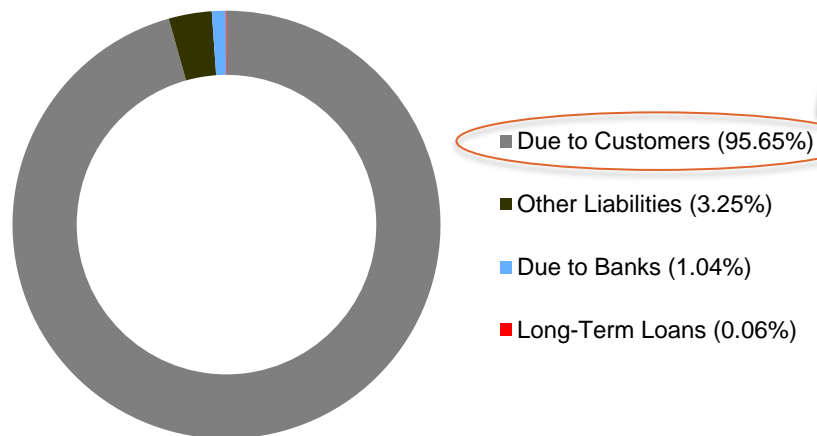
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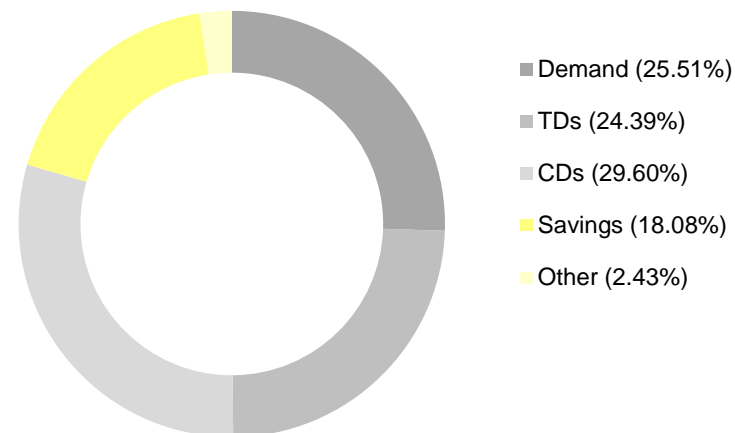
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FUNDING STRUCTURE



CUSTOMER DEPOSIT MIX





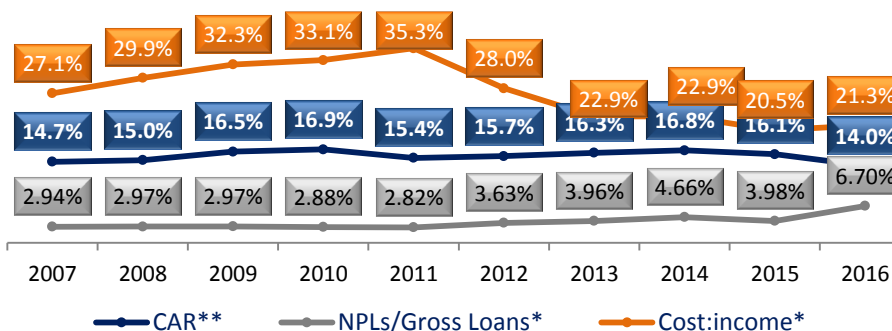
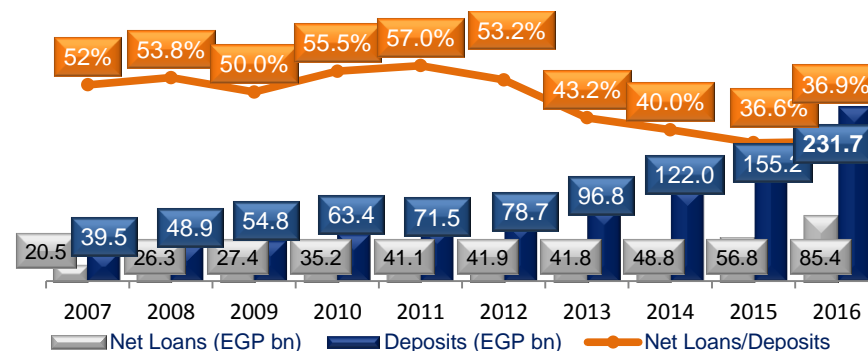
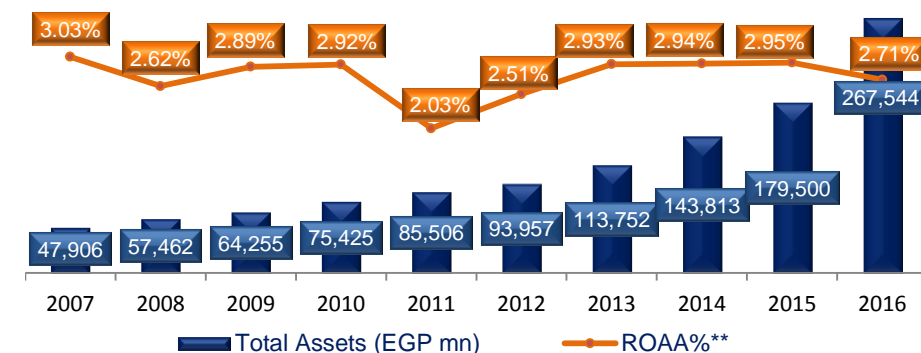
10-Year Performance Summary

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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

Position Among Peers

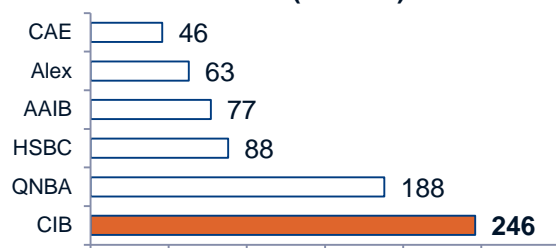
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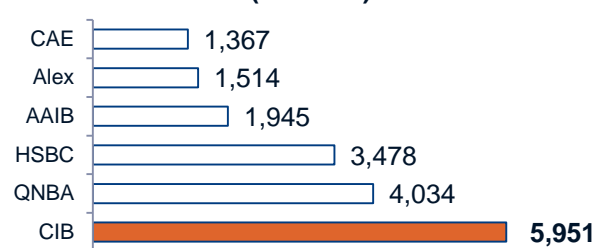
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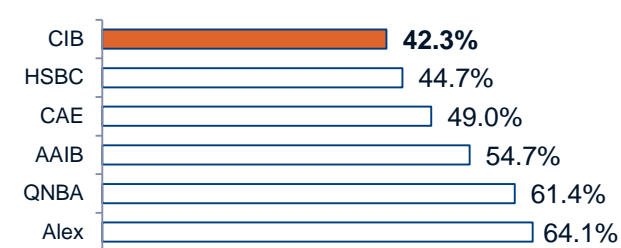
TOTAL ASSETS (EGP bn)



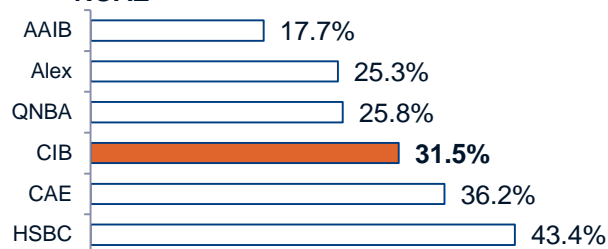
NET INCOME (EGP mn)



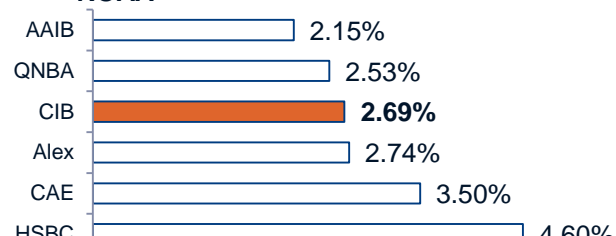
GROSS LOANS/DEPOSITS



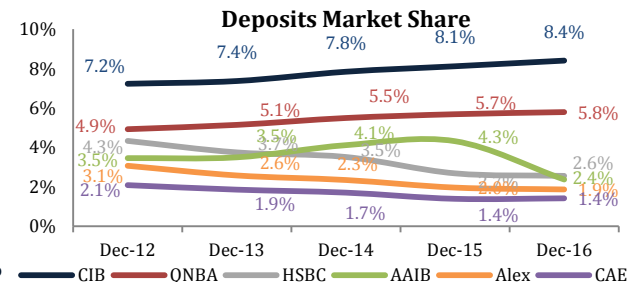
ROAE



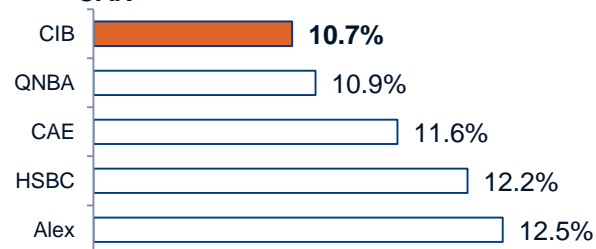
ROAA



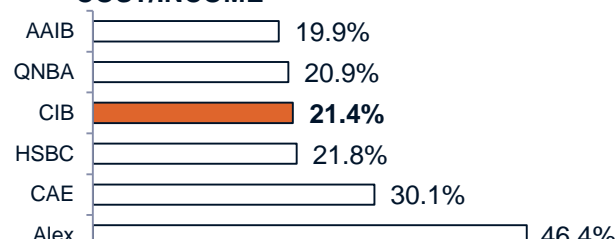
Deposits Market Share



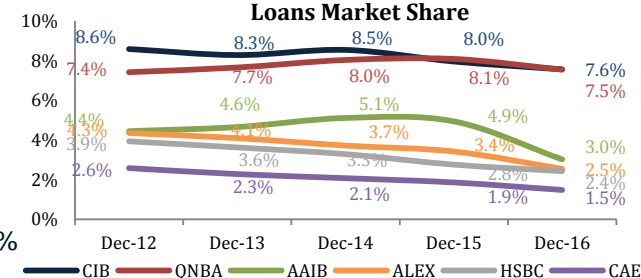
CAR



COST/INCOME



Loans Market Share



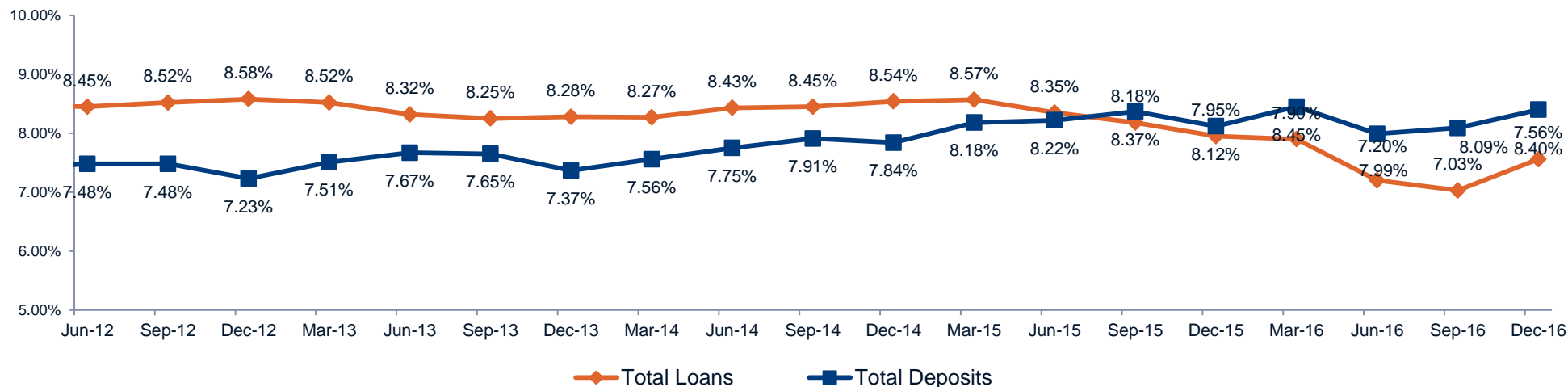
Market Share

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MARKET SHARE AS OF DEC-16

Total Loans 7.56%

-  LCY Loans 5.86%
-  FCY Loans 9.75%
-  Household Loans 6.89%
-  Institutional Loans 7.70%

MARKET SHARE AS OF DEC-16

Total Deposits 8.40%

-  LCY Deposits 6.92%
-  FCY Deposits 11.68%
-  Household Loans 7.96%
-  Institutional 9.10%

Why CIB?

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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 2bn
- ⊗ Total revenues EGP 3bn

Asset Quality

- ⊗ NPL/Gross loans 7%*
- ⊗ Direct Coverage Ratio 147%*

LIQUIDITY

- ⊗ High liquidity
- ⊗ Gross LDR 41.5%

KPIs

- ⊗ ROAA 2.57%
- ⊗ ROAE 31.94%
- ⊗ Cost/income 21.90%

LARGEST IN

- ⊗ Total Assets EGP 273bn
- ⊗ Deposits EGP 240bn
- ⊗ Market Cap EGP 88.3bn in private banks**



Thank You!

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- ⊗ 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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