

# INVESTOR RELATIONS presentation

Q3'2017



A BANK TO TRUST



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# Egypt's Fact Sheet

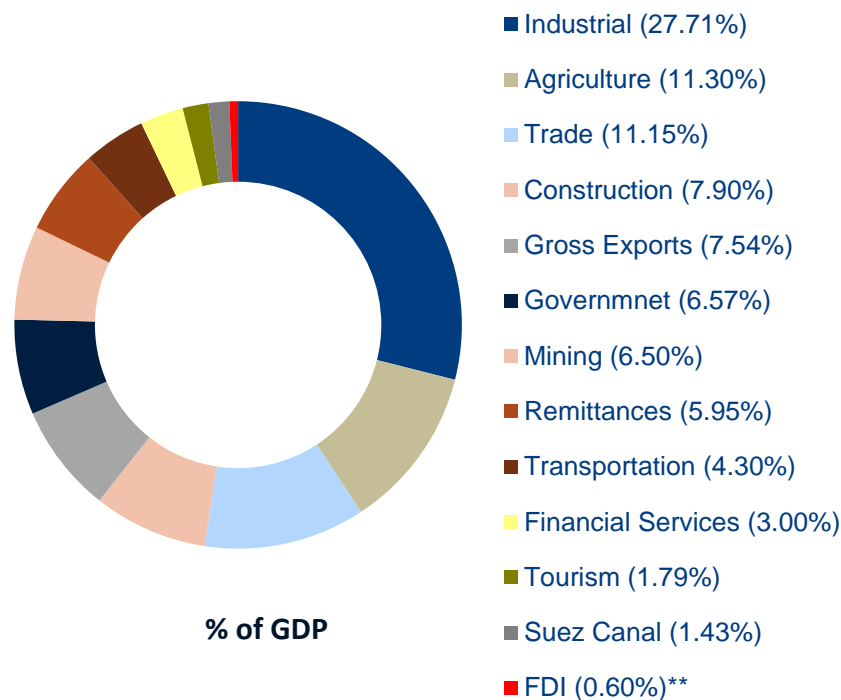
## Overview

## About CIB

## Financial Review

## Conclusion

### DIVERSIFIED ECONOMY<sup>1</sup>



### 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: **95.9 mn<sup>2</sup>**
- 🌐 Median age: **24<sup>2\*</sup>**
- 🌐 Labor force/population: **31.8%\***
- 🌐 Unemployment rate: **12%<sup>1\*</sup>**
- 🌐 **Most populous country in the Middle East**
- 🌐 **3<sup>rd</sup> most populous in Africa**
- 🌐 **Production age totals to c.50% of total population**
- 🌐 **Over 85% of the population is below 55 years**

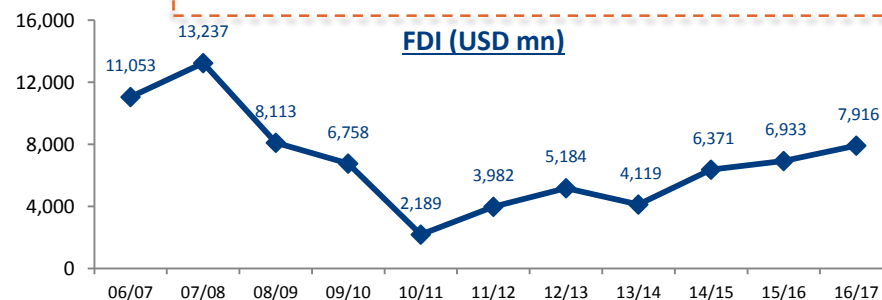
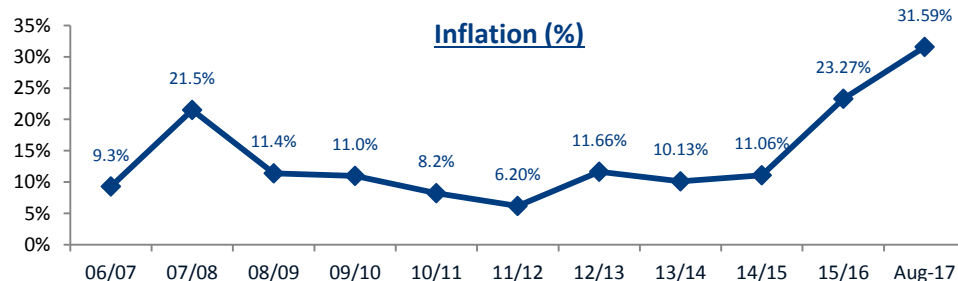
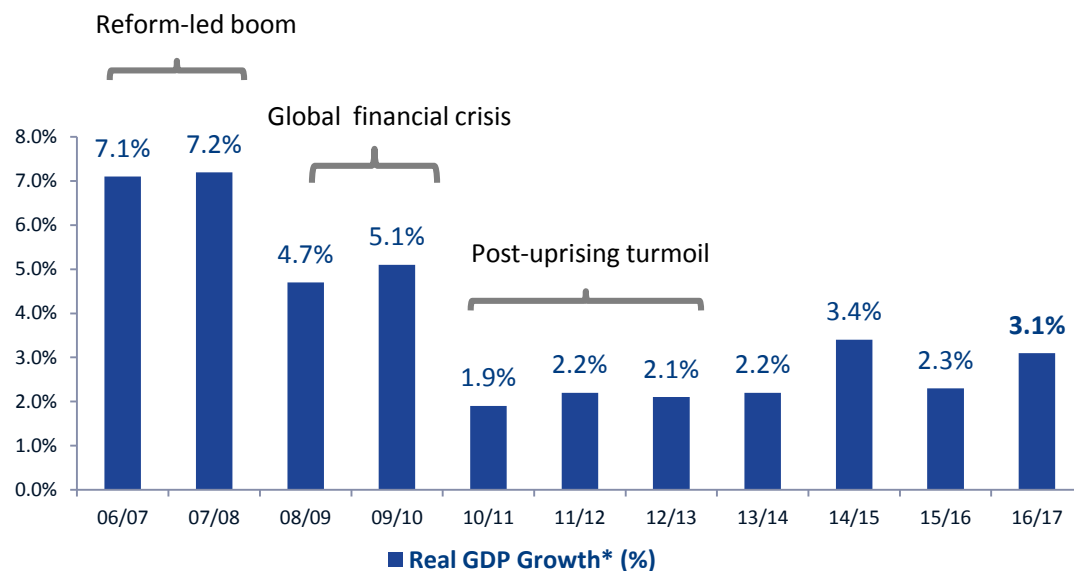
# Macro-Environment

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### MANAGEABLE DEBT

- Net International Reserve: **\$36.1bn (Aug'17)**
- Current A/C balance: **\$-2,396.4mn\*\*\***
- LT external debt: **\$66.7bn<sup>1</sup>**
- ST external debt: **\$12.3bn<sup>1</sup>**
- c.80% of debt in LCY, held by public sector*

### GROWTH OPPORTUNITIES

- Total GDP : **EGP 2,510,017.9mn\*\*\*\***
- GDP/Capita: **\$3,684.6<sup>3</sup> (2016)**

### CONSUMPTION\*\*

- Private consumption/GDP: **87.21%**
- Public consumption/GDP: **9.57%**

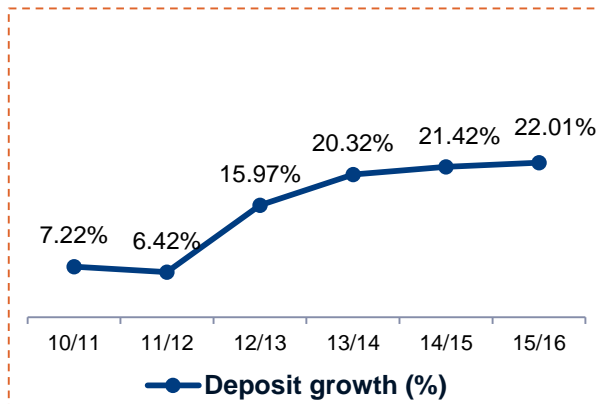
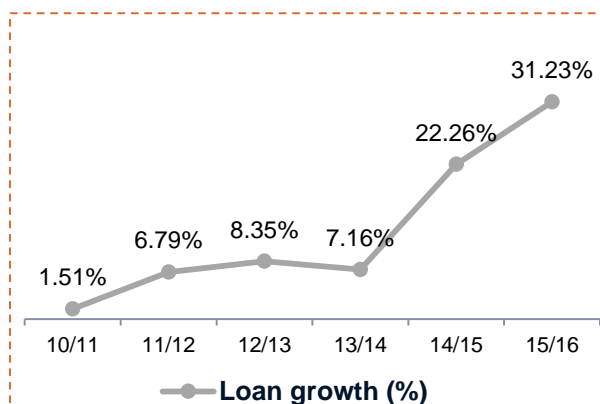
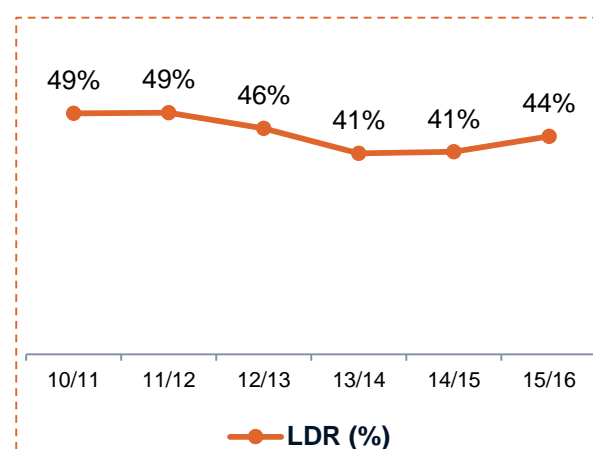
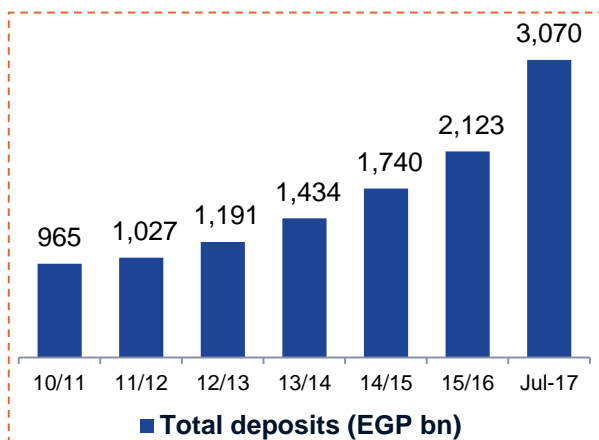
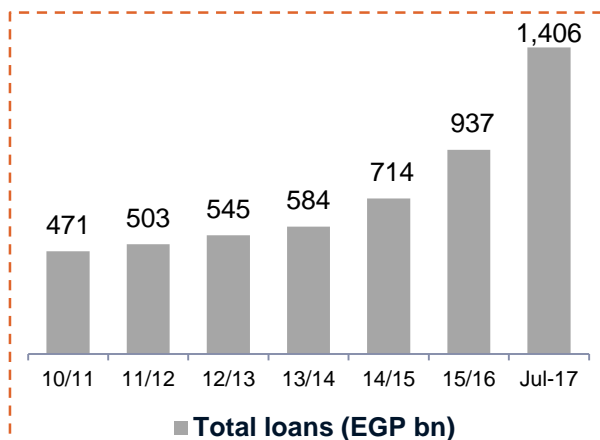
# Egypt's Banking Sector

## Overview

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### UNDERLEVERAGED

- ⊗ Total # of banks: **38\***
- ⊗ Total bank lending facilities/GDP: **41.23%\*\***
- ⊗ Corporate loans/GDP: **34.16%\*\***
- ⊗ Household debt/GDP: **7.07%\*\***
- ⊗ Loans/Deposits: **45.80%\*\*\***

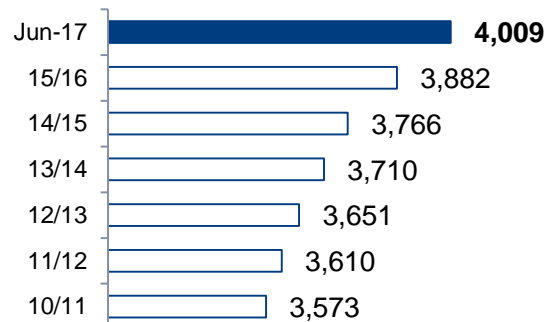
# Egypt's Banking Sector (Cont'd)

## Overview

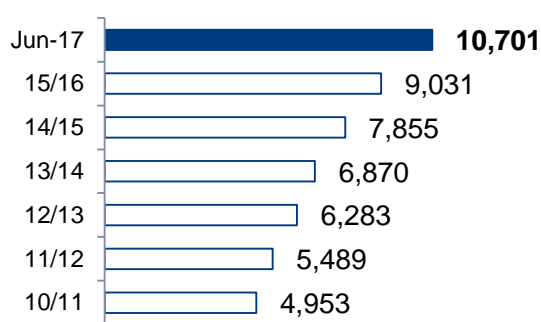
## About CIB

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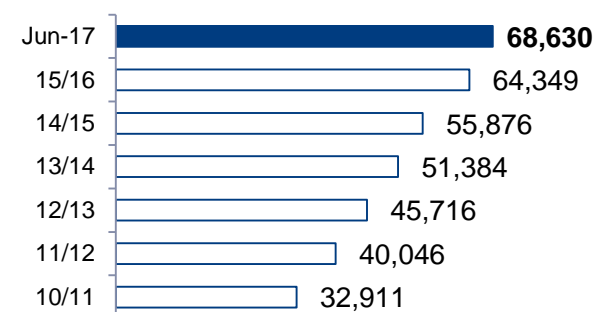
## Conclusion



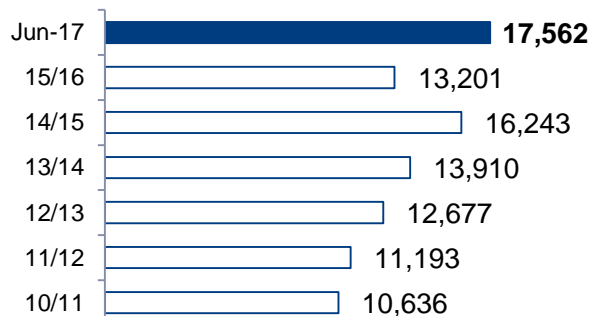
Total # of branches



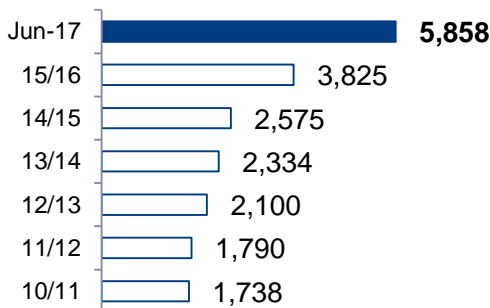
Total # of ATMs



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, 2<sup>nd</sup> discussion paper on LCR and NSFR, final regulations on ICAAP, Capital conservation buffer

# The Challenges

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## **Budget deficit<sup>1</sup>**

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

## **High Inflation<sup>2</sup>**

Headline CPI reached 30.9% in March 2017

## **Competitiveness index<sup>3</sup>**

Ranked 115/138 in 2016-2017 Global Competitiveness Index

## **Ease of doing business index<sup>4</sup>**

Ranked 122/190 in 2017 Doing Business

## **Low quality health care services and education**

Egypt health and primary education<sup>3</sup> 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%<sup>5</sup> 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



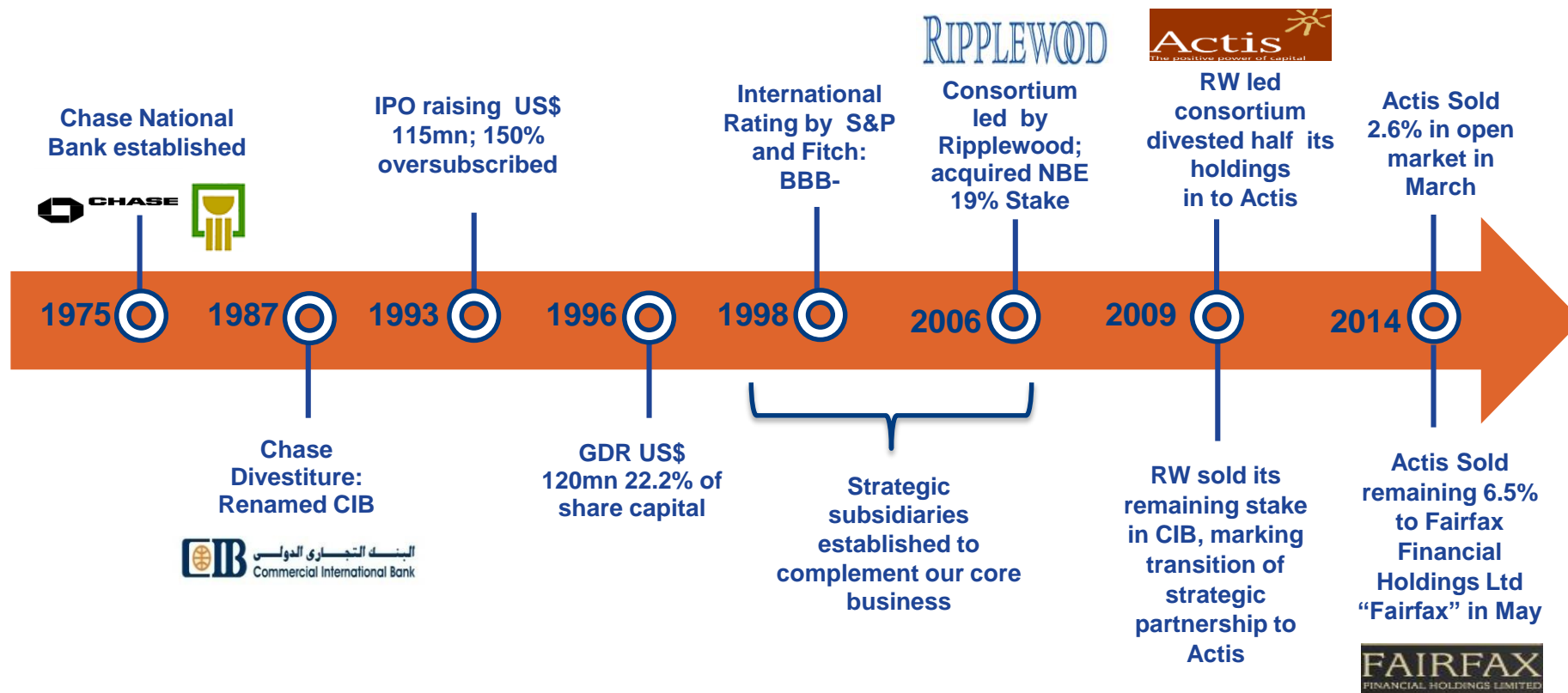
# CIB at a Glance

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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 Key Milestones (Cont'd)

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## 2015

- ⊗ First Egyptian bank to successfully pass external quality assurance on Internal Audit function
- ⊗ First bank in Egypt to recognize conduct risk and establish a framework for it, despite the lack of regulatory requirement

## 2016

- ⊗ Launched its mobile banking application, with various banking services and numerous features to conveniently manage the clients' accounts
- ⊗ First Egyptian bank recognized as an active member in the globally renowned United Nations Environmental Program - Financial Initiative
- ⊗ For the first time in the Middle East and Africa, CIB was awarded "World's Best Bank in the Emerging Markets" by Euromoney
- ⊗ Won the 'Socially Responsible Bank of the Year 2016' award from African Banker
- ⊗ Recognized for the first time for several awards, including:
  - Best Bank in Egypt Supporting Women Owned and Women Run Businesses by the American Chamber of Commerce in Egypt
  - Two awards in Achievement in Liquidity Risk and Operational Risk for Middle East & Africa by Asian Banker for 2016
  - Best Retail Risk Management Initiative by Asian Banker for 2016
  - Middle East Most Effective Recovery 2016 by BCI

# CIB's Associates

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🌐 **Ownership:** 32.5%

🌐 **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:** 10%\*

🌐 **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"><li>• Large and medium-size corporates (MNCs, institutions and banks)</li><li>• Project finance and syndicated loans</li><li>• Treasury and capital Markets Services</li><li>• Transactional banking services</li></ul>	<ul style="list-style-type: none"><li>• Retail customers (with special focus on Wealth and Plus)</li><li>• Business Banking (SMEs)</li></ul>
<i>Contribution to loans</i>	79.5%	20.5%
<i>Contribution to deposits</i>	18.5%	81.5%
<i># of customers</i>	11,118	1,099,353

# Business Banking

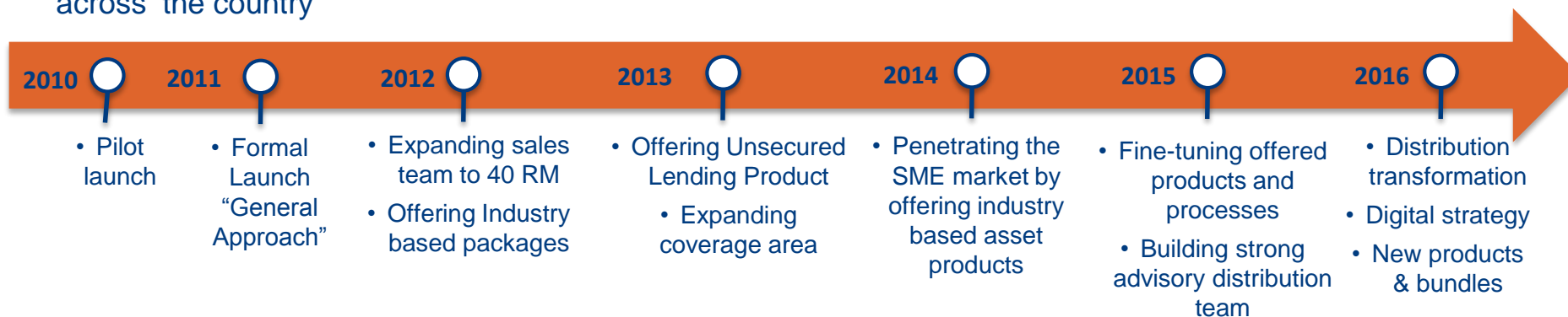
## Overview

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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

## Overview

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### STOCK EXCHANGES

Listed **Egyptian Stock Exchange (EGX)**  
 Listed **London Stock Exchange (LSE)**  
 Traded **OTCQX Int'l Premier (Level 1 ADR prog.)**

### TICKER

**COMI**  
**CBKD**  
**CIBEY**

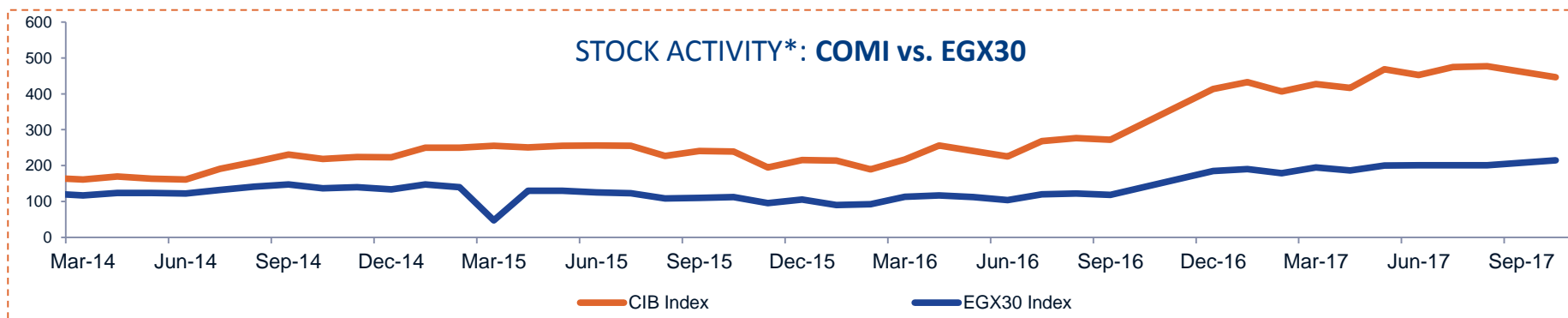
### SHARE INFORMATION

Shares outstanding **1,161,801,100**  
 Par value **EGP 10.00**  
 GDR convertibility **1:1**

### 52 WEEKS\* PERFORMANCE

High **EGP 88.80**  
 Low **EGP 63.50**

	<u>2011</u>	<u>2012</u>	<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>YTD 2017***</u>
<b>Market Cap. (EGP)</b>	11,096mn	20,646mn	29,329mn	44,673mn	43,691mn	93,463mn**	89,459mn
<b>Avg. Daily Volume</b>	0.86mn	1.58mn	0.90mn	2.20mn	1.59mn	1.68mn	0.703mn
<b>Avg. Daily Price (EGP)</b>	24.04	18.85	24.26	41.30	42.30	46.67	77.54



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

\*\* as of 15/11/2016

\*\*\*As of 8/11/2017

CIB's market cap surpassed EGP 100bn in July, the highest ever in EGX history and 1st time a listed company reaches this

Source: Bloomberg



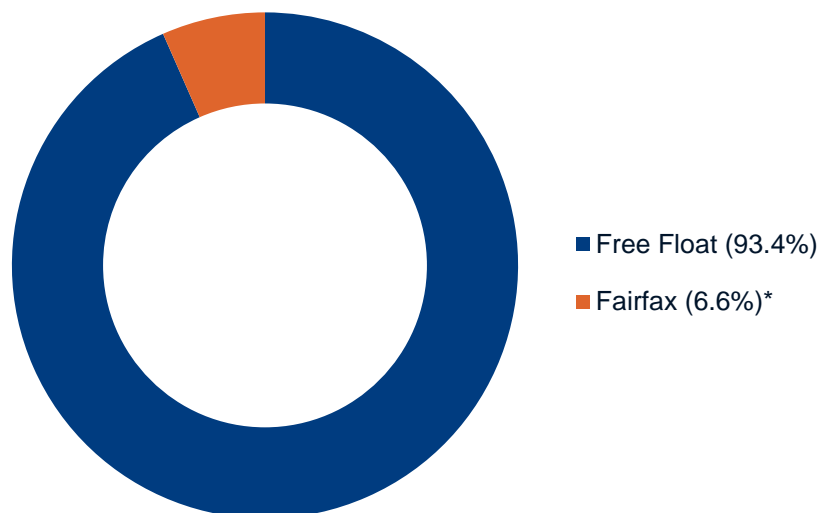
# Shareholding Structure

Overview

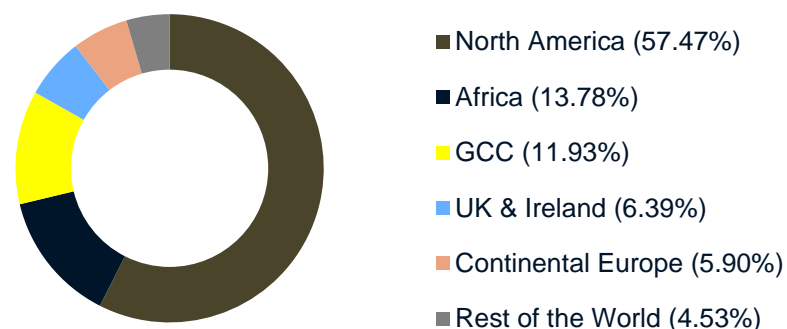
About CIB

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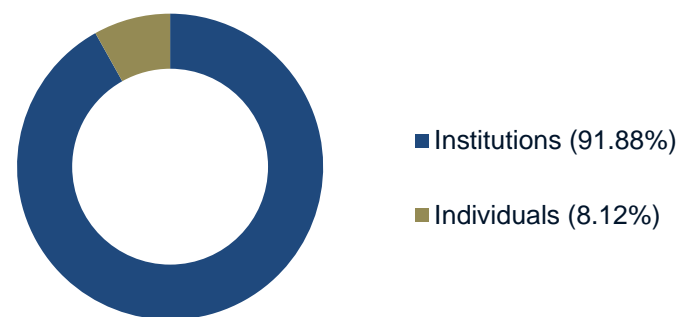
Conclusion



## FREE FLOAT BY REGION



## FREE FLOAT BY CATEGORY



# Our Presence in Egypt

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## DISTRIBUTION NETWORK

### 194 Total Branches and Units

114 Cairo

26 Alexandria

24 Sinai and Canal

16 Delta

14 Upper Egypt and Red Sea

**CIB's  
footprint**

## DIGITAL BANKING

9,265,360 Website visits

273,443 Internet Banking users

2,541,764 Call Center Calls

880,609 IVR calls

11,266 POS

802 ATMs

## DIGITAL BANKING INITIATIVES



**Reached 12k Careem drivers**  
enrolled to Smart wallet platform



**Signed two new International remittance agreements**



**Launched Tuition Fees payment over ATMs** – For the first time in Egypt, CIB availed the university and school tuition fees payment which is value added service across CIB ATMs in line with migrating transactions from CIB branches



**Launched Talking ATMs** – For the first time in Egypt, CIB rolled out text to speech capable software across 96 ATMs across our network delivering voice guided experience to support banking the visually impaired customers



# 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
- Continuous Investment in the Security infrastructure

# Awards and Recognition

## 2017

- Best Cash Management Services in North Africa - By EMEA Finance
- Best FX Services in North Africa - By EMEA Finance
- Best Local Bank in Egypt - By EMEA Finance
- Most Innovative Bank - Pan Africa - By EMEA Finance
- 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
- Best Bank in Egypt - By Euromoney
- Best Bank in the Middle East 2017 - By Euromoney
- Best Securities Services Providers in Egypt - by Global Finance
- World's Best Bank in the Emerging Markets - by Euromoney

More awards available: [www.cibeg.com/English/AboutCIB/Pages/Awards.aspx](http://www.cibeg.com/English/AboutCIB/Pages/Awards.aspx)

\*As of Q3 ,2017







# Performance Snapshot: 30 September 2017

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### TOTAL ASSETS

**EGP 282,886 mn**

Dec.'16: EGP 267,544 mn;

**5.73% YtD**

### NET LOANS

**EGP 87,997 mn**

Dec.'16: EGP 85,384 mn;

**3.06% YtD**

### CUSTOMER DEPOSITS

**EGP 247,734 mn**

Dec.'16: EGP 231,741 mn;

**6.90 % YtD**

### SHAREHOLDERS' EQUITY

**EGP 26,609 mn**

Dec.'16: EGP 21,374 mn;

**24.49% YtD**

### REVENUES

**EGP 11,030 mn**

Sep.'16: EGP 8,200 mn;

**34.51% YoY**

### NPAT

**EGP 5,648 mn**

Sep. '16: EGP 4,458 mn;

**26.69% YoY**

### NPLs/GROSS LOANS\*

**6.94%**

Sep.'16: 5.26%;

**31.99% YoY**

### CAR

**16.95%**

Sep.'16: 13.90%;

**21.94% YoY**

### ROAE

**31.39%**

Sep.'16: 33.26%;

**-5.62% YoY**

### ROAA

**2.74%**

Sep.'16: 3.07%;

**-11.01% YoY**

### COST/INCOME

**20.47%**

Sep.'16: 21.56%;

**-5.06% YoY**

### NIM\*

**4.94%**

Sep.'16: 5.68%;

**-13.10% YoY**

*\*Ratios on a standalone basis*

*This slide shows CIB's first nine months performance, figures on a consolidated basis unless otherwise stated*



# Funding Overview

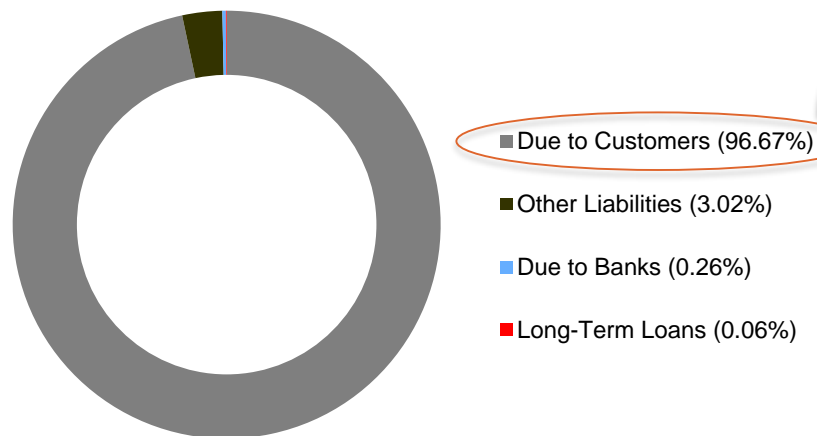
Overview

About CIB

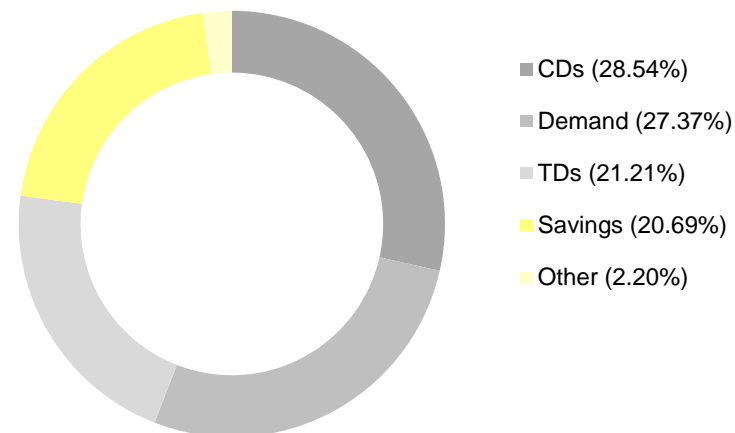
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## FUNDING STRUCTURE



## CUSTOMER DEPOSIT MIX





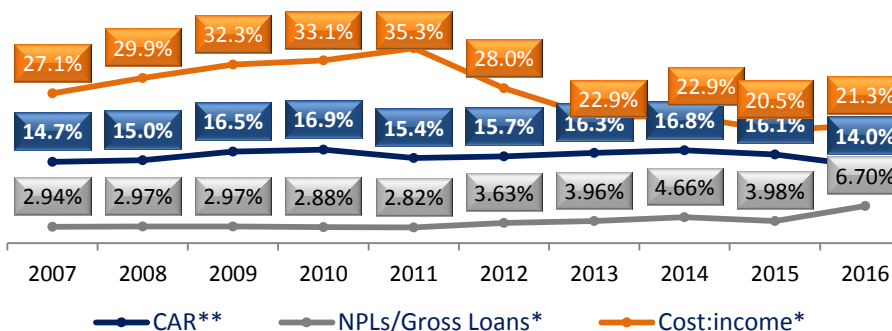
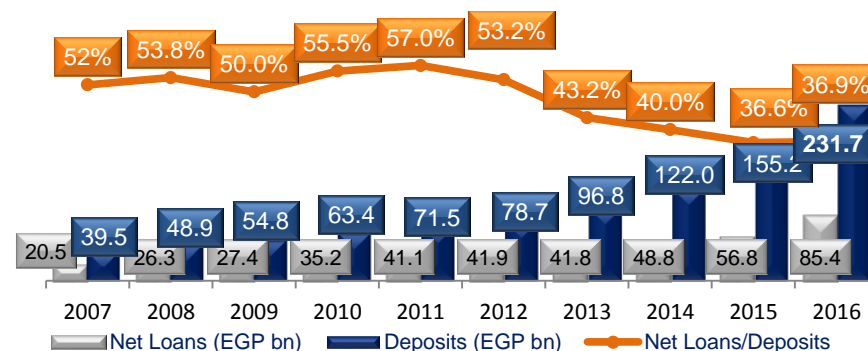
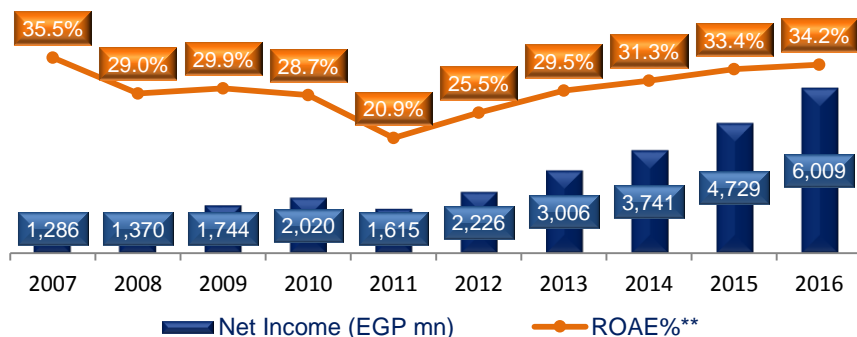
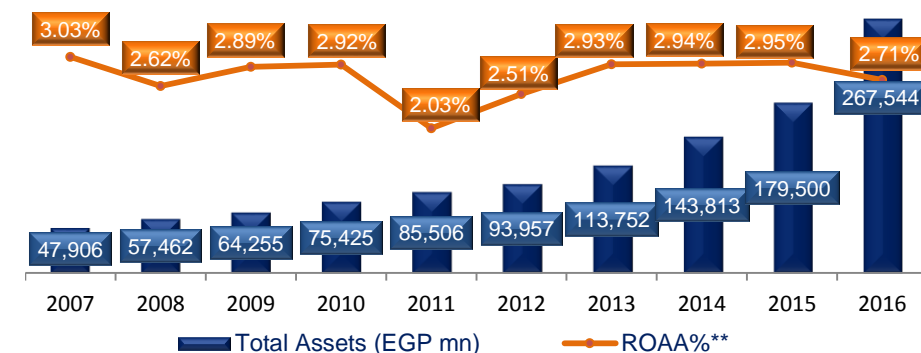
# 10-Year Performance Summary

## Overview

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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

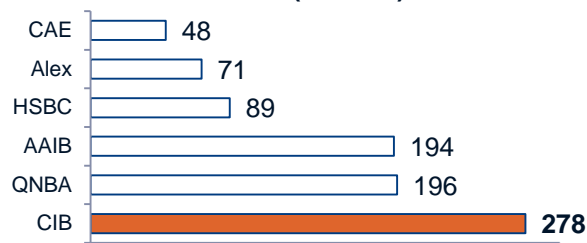
## Overview

## About CIB

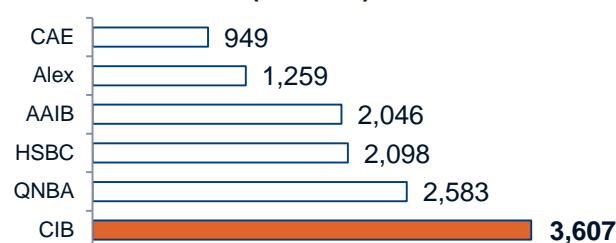
## Financial Review

## Conclusion

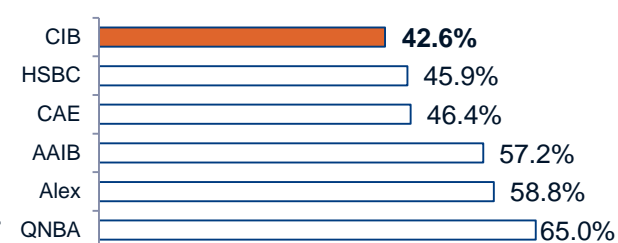
### TOTAL ASSETS (EGP bn)



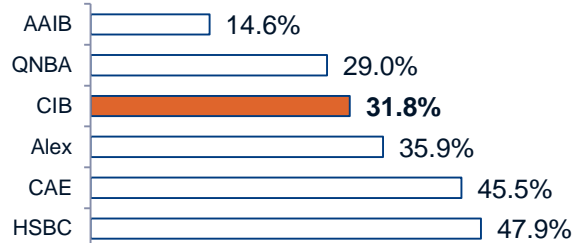
### NET INCOME (EGP mn)



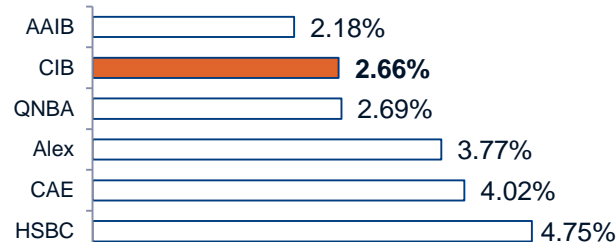
### GROSS LOANS/DEPOSITS



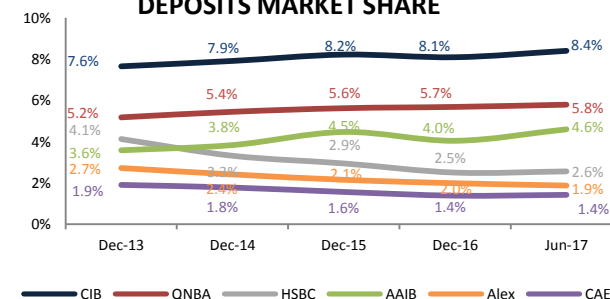
### ROAE



### ROAA



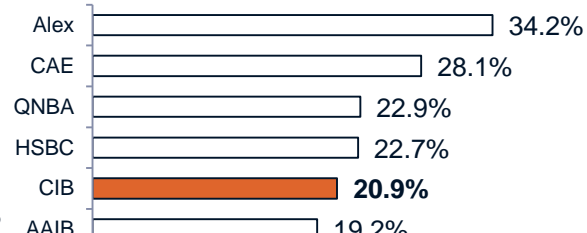
### DEPOSITS MARKET SHARE



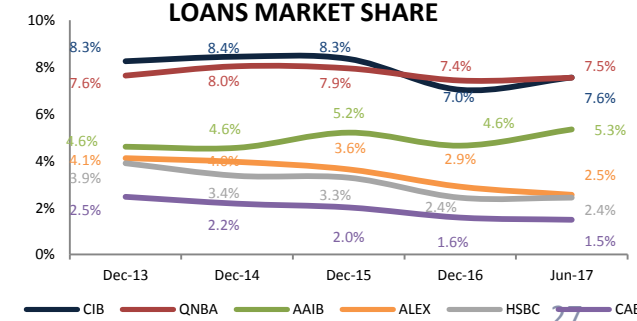
### CAR



### COST/INCOME



### LOANS MARKET SHARE



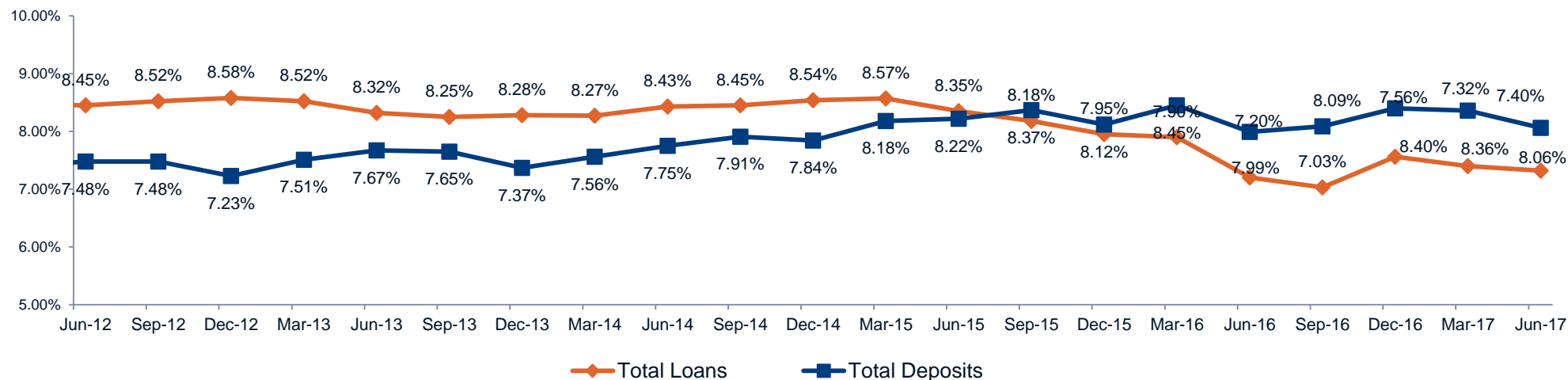
# Market Share

Overview

About CIB

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## **MARKET SHARE AS OF JULY'17**

**Total Loans 7.30%**

- LCY Loans 6.30%
- FCY Loans 8.88%
- Household Loans 7.64%
- Institutional Loans 7.23%

## **MARKET SHARE AS OF JULY'17**

**Total Deposits 8.18%**

- LCY Deposits 6.46%
- FCY Deposits 12.93%
- Household Loans 7.92%
- Institutional 8.66%

# Why CIB?

## Overview

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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 5,648bn
- ⊗ Total revenues EGP 11,030bn

### Asset Quality

- ⊗ NPL/Gross loans 6.94%\*
- ⊗ Direct Coverage Ratio 155%\*

### LIQUIDITY

- ⊗ High liquidity
- ⊗ Gross LDR 41.08%

### KPIs

- ⊗ ROAA 2.74%
- ⊗ ROAE 31.39%
- ⊗ Cost/income 20.47%

### LARGEST IN

- ⊗ Total Assets EGP 283bn
- ⊗ Deposits EGP 248bn
- ⊗ Market Cap EGP 89.5bn in private banks



# Thank You!

Overview

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- ⊗ For more information, please visit our website; [www.cibeg.com](http://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](http://www.cibfoundationegypt.org)

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## Customer Service Hotline: 19666

24/7 dedicated customer service short number