



# INVESTOR RELATIONS PRESENTATION

Q1'2018



## TABLE OF CONTENTS

Overview .....	3	About CIB .....	12	Financial Review .....	27	Conclusion .....	37
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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

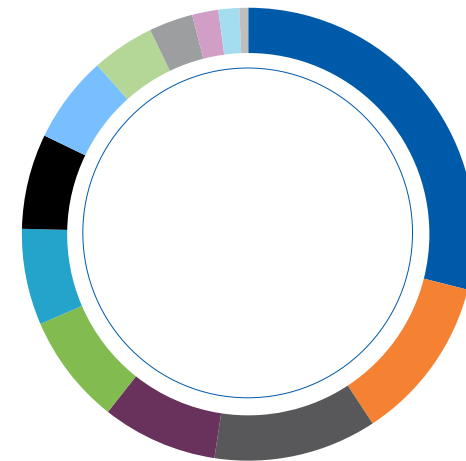
## Country Profile

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

## Favorable Demographics

Population	96.8mn <sup>2</sup>
Median age	24 <sup>2*</sup>
Labor force/population	44.9% <sup>1*</sup>
Unemployment rate	11.3% <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	

## Diversified Economy<sup>1</sup>



Industrial (27.71%)	Agriculture (11.30%)
Trade (11.15%)	Construction (7.90%)
Gross Exports (7.54%)	Government (6.57%)
Mining (6.50%)	Remittances (5.95%)
Transportation (4.30%)	Financial Services (3.00%)
Tourism (1.79%)	Suez Canal (1.43%)
FDI (0.60%)**	

<sup>1</sup> CBE, Figures as of July/March 2016/2017

<sup>2</sup> CAPMAS, as of 6/5/2018

<sup>1\*</sup> CAPMAS, as of Q4'2017

<sup>2\*</sup> CIA, World Fact Book

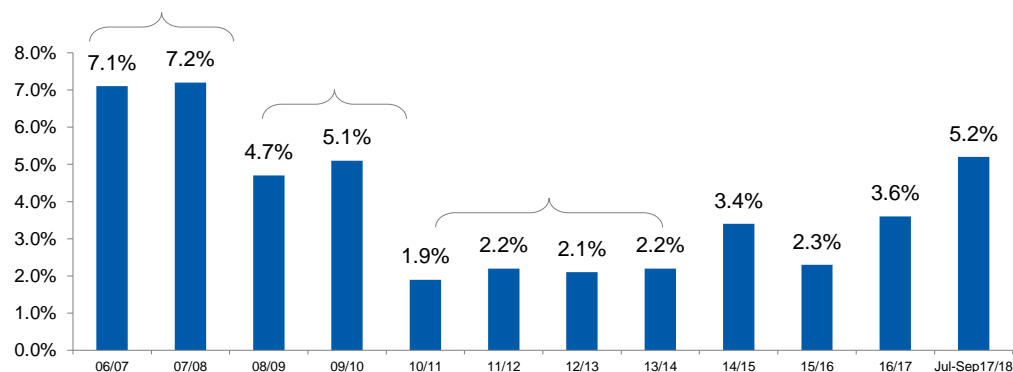
<sup>\*</sup> CBE, Preliminary figure

<sup>\*\*</sup> CBE, figure as of Q1'2017/2018

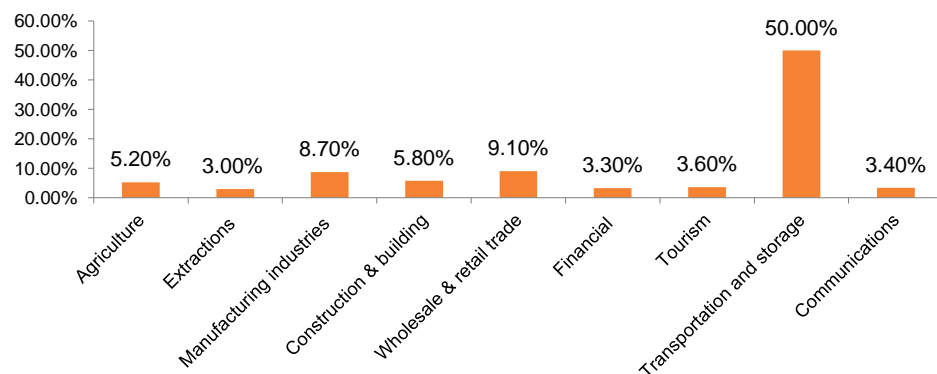


# Macro-Environment- Real Sector

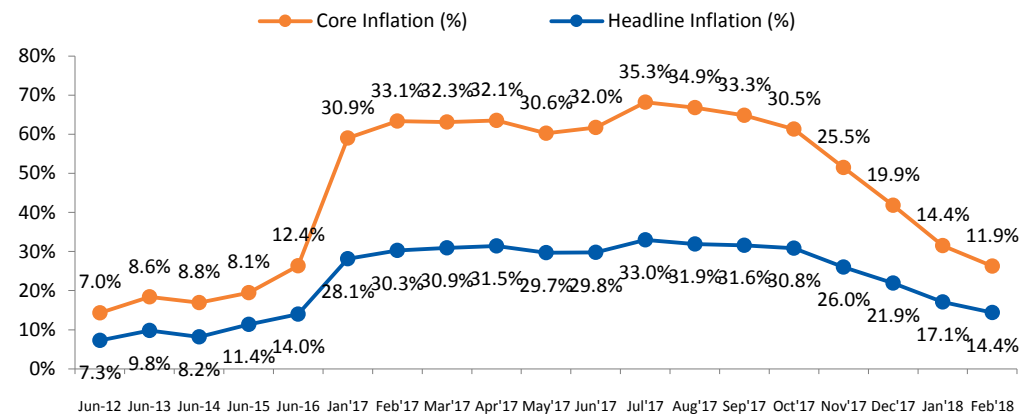
## Real GDP Growth\* (%)



## Key Sector Growth rates\*\*\*\*



## Inflation (%)



## Manageable debt

- Net International Reserve: \$44bn (Ap'18)
- Current A/C balance: \$-1,639.1mn<sup>2</sup>
- LT external debt: \$68.7bn<sup>2</sup>
- ST external debt: \$12.0bn<sup>2</sup>  
c.80% of debt in LCY, held by public sector

## Growth Opportunities

- Total GDP: EGP 1,123.6mn<sup>\*\*\*</sup>
- GDP/Capita: \$12,993 (2017)<sup>3</sup>

## CONSUMPTION\*\*

- Private consumption/GDP: 87.9%
- Public consumption/GDP: 10.3%

\*GDP at Factor Cost

\*\* CBE, figures as of Q1'2017/2018

\*\*\* GDP at Factor cost by economic activity (current prices) as of Jul./Sep.2017/2018

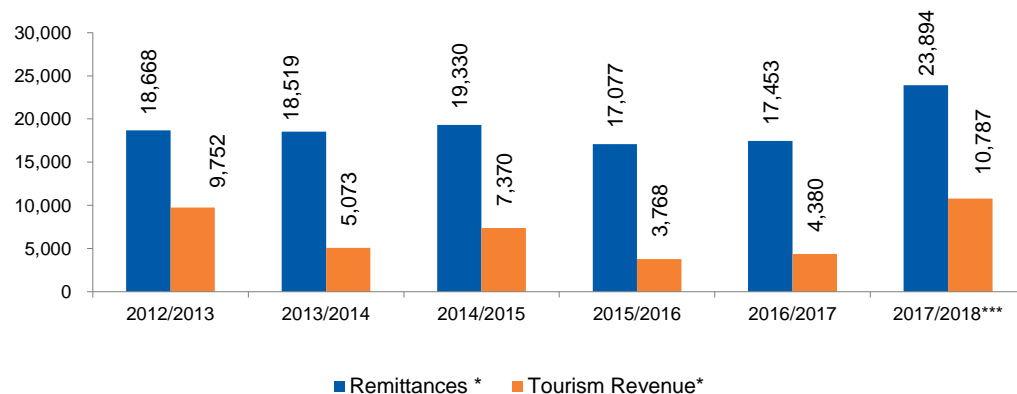
<sup>2</sup> CBE, figures as of Q1'2017/2018

<sup>3</sup> GDP/Capita (current prices), IMF, WEO Database, April 2018

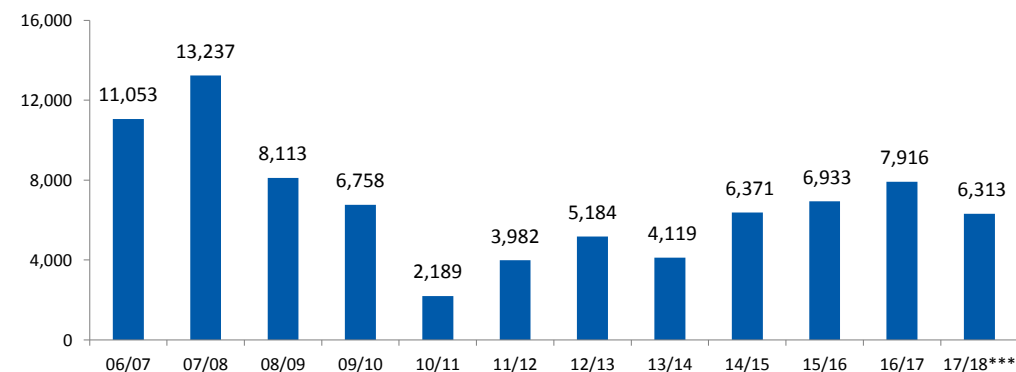
\*\*\*\* As of Q4'16/17

# External Sector (BOP)

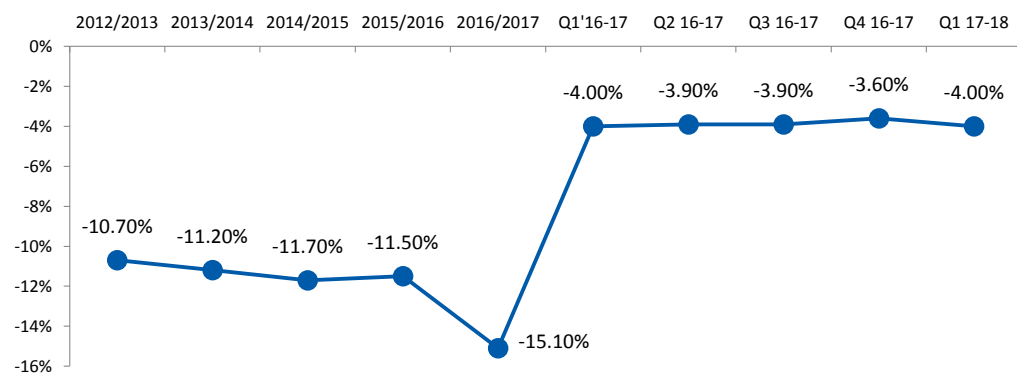
## Tourism & Remittance proceeds



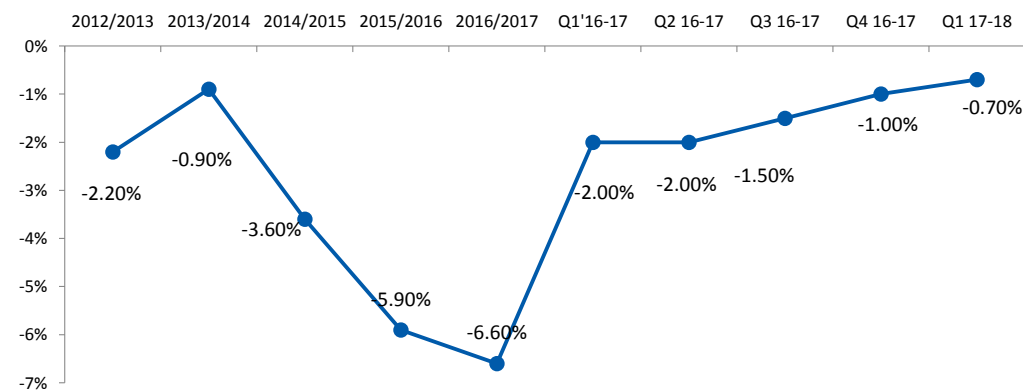
## Foreign Direct Investment (FDI)\*



## Trade Deficit (% GDP)\*\*



## Current Account balance (% GDP)\*\*



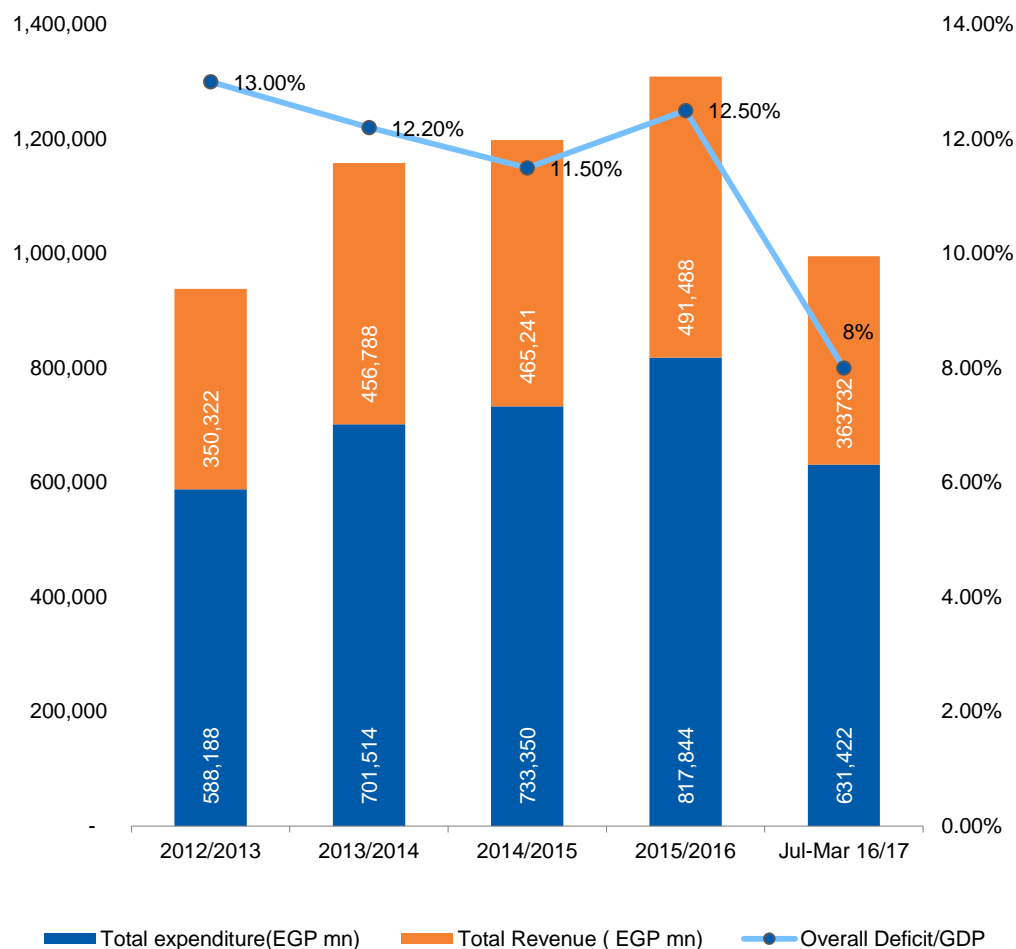
\* In USD mn

\*\* CBE, figures as of Q1 2017-2018

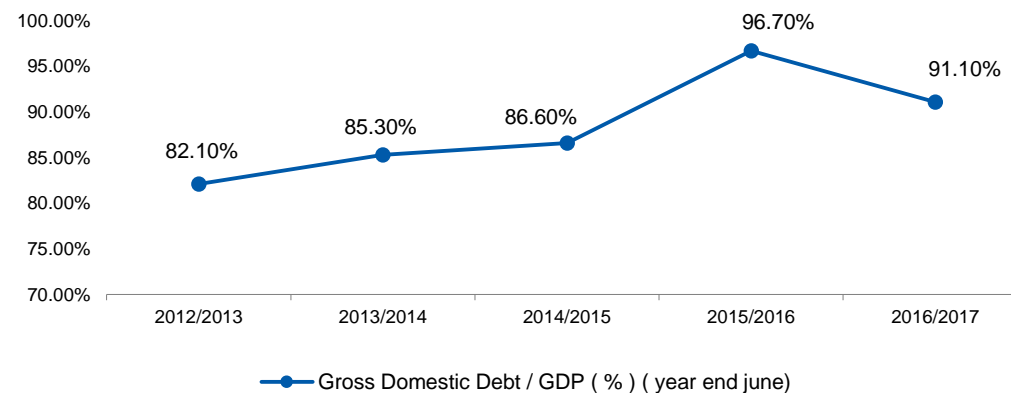
\*\*\* Q1 17/18 annualized

# Fiscal Sector & Debt

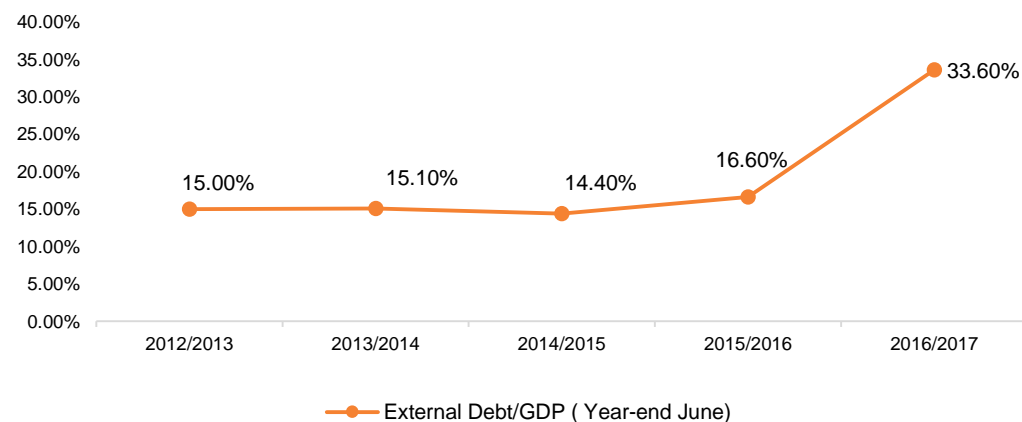
## Fiscal Budget



## Gross Domestic Debt/GDP ( % ) - Fiscal Year



## External Debt/GDP - Fiscal Year





# Economic outlook & Credit Rating

Projected Economic Indicators	Q1/18	Q2/18	Q3/18	Q4/18	2020	
GDP Growth Rate	3.7	4.1	4.7	4.2	4.9	percent
Unemployment Rate	11.6	11.8	11	11.6	11	percent
Inflation Rate	17	16	15	14	9.5	percent
Government Debt to GDP	89	89	89	89	83	percent
Current Account to GDP	-5	-5	-5	-5	-3.9	percent

## Credit Rating

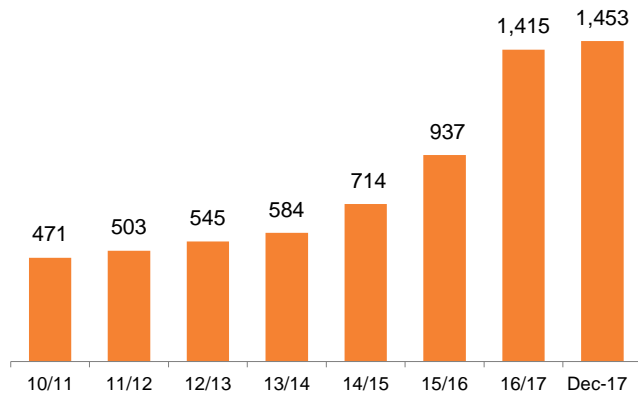
	Current Rating			Previous Rating		
	LT FCY	ST FCY	Outlook	LT FCY	ST FCY	Outlook
<b>Fitch</b>	<b>B</b>	<b>B</b>	<b>Positive</b>	B	B	Stable
<b>S&amp;P</b>	<b>B-</b>	<b>B</b>	<b>Positive</b>	B-	B	Stable
<b>Moody's</b>	<b>B3</b>	<b>B3</b>	<b>Stable</b>	Caa1	Caa1	Stable
<b>CI</b>	<b>B</b>	<b>B</b>	<b>Positive</b>	B	B	Stable

\*Source :Trading Economics

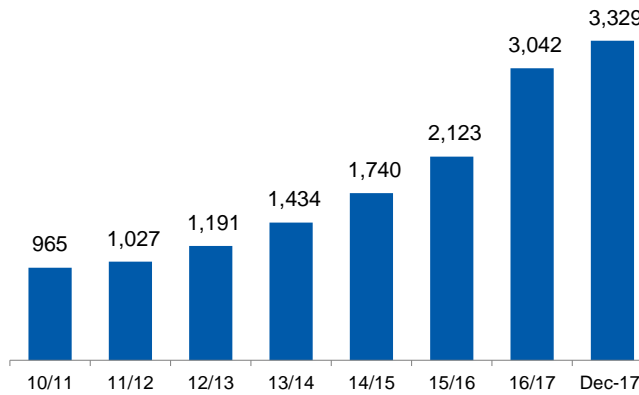


# Egypt's Banking Sector

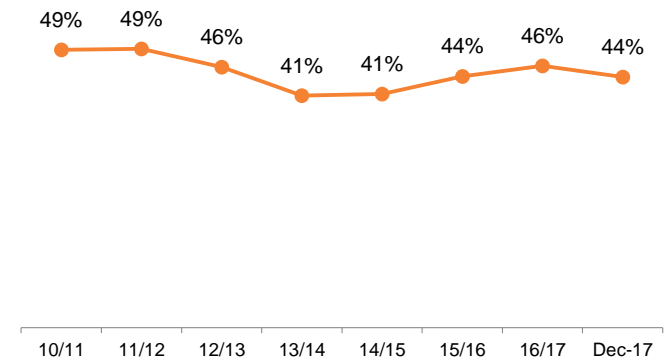
## Total loans (EGP bn)



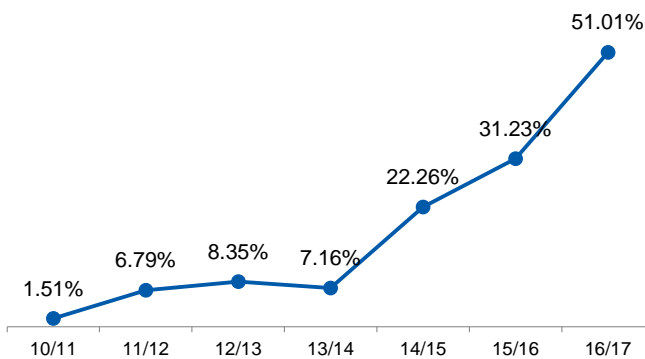
## Total deposits (EGP bn)



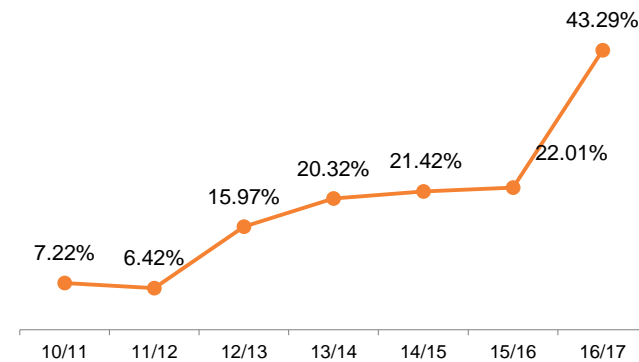
## LDR (%)



## Loan growth (%)



## Deposit growth (%)



## Underleveraged

- 🌐 Total # of banks: **38\***
- 🌐 Total bank lending facilities/GDP: **42.17%\*\***
- 🌐 Corporate loans/GDP: **34.69%\*\***
- 🌐 Household debt/GDP: **7.48%\*\***
- 🌐 Loans/Deposits: **43.95%\*\*\***

\* After The Bank of Nova Scotia and The National Bank of Oman obtained approvals to cease operations in Egypt

\*\*\*Loans/Deposits as of December 2017

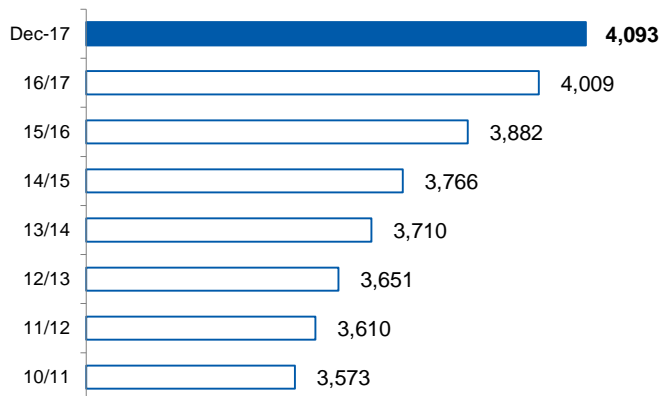
\*\*GDP by expenditure at market price

Figures as per CBE

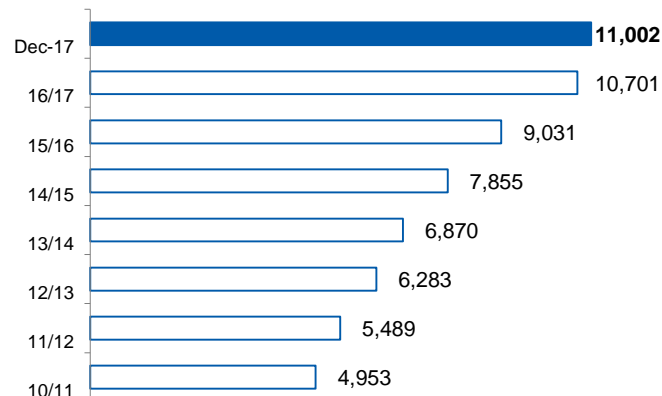


# Egypt's Banking Sector (Cont'd)

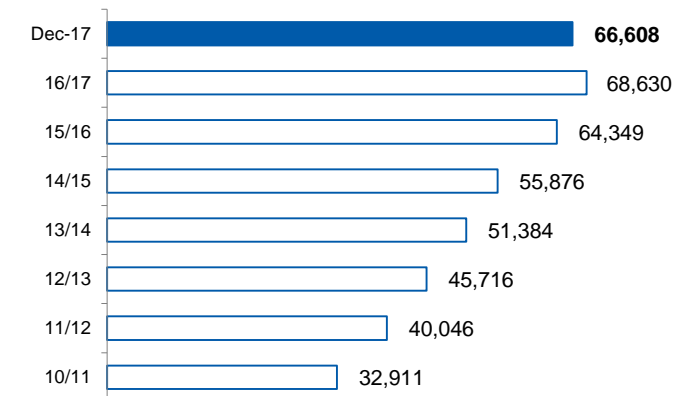
## Total # of branches



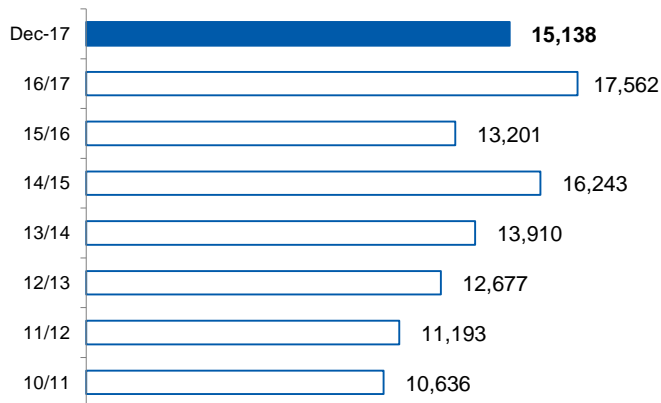
## Total # of ATMs



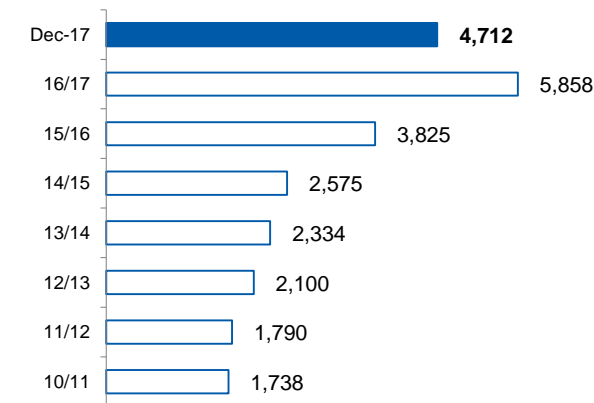
## Total # of POS



## 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

\* Including the number of prepaid debit cards from June 2013 until June 2015



# Why Egypt?

## 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)

### Reform Policy

- ⌘ Economy faced rising imbalances that led to weakening growth, high public debt, a widening current account deficit, and low official reserves hence the need for reform
- ⌘ Liberalization of foreign exchange system to eliminate forex exchange shortages and encourage investment and exports
- ⌘ Monetary policy aimed at containing inflation
- ⌘ Target to decrease budget deficit to contain public debt by collecting more revenues through progressive taxation and cutting expenditure through eliminating fuel and energy subsidies
- ⌘ Strengthening social safety nets by increasing spending on food subsidies and cash transfers such as Takaful and Karama.
- ⌘ Far-reaching structural reforms to promote higher and inclusive growth, increasing employment opportunities for youth and women

## Attracts Investments

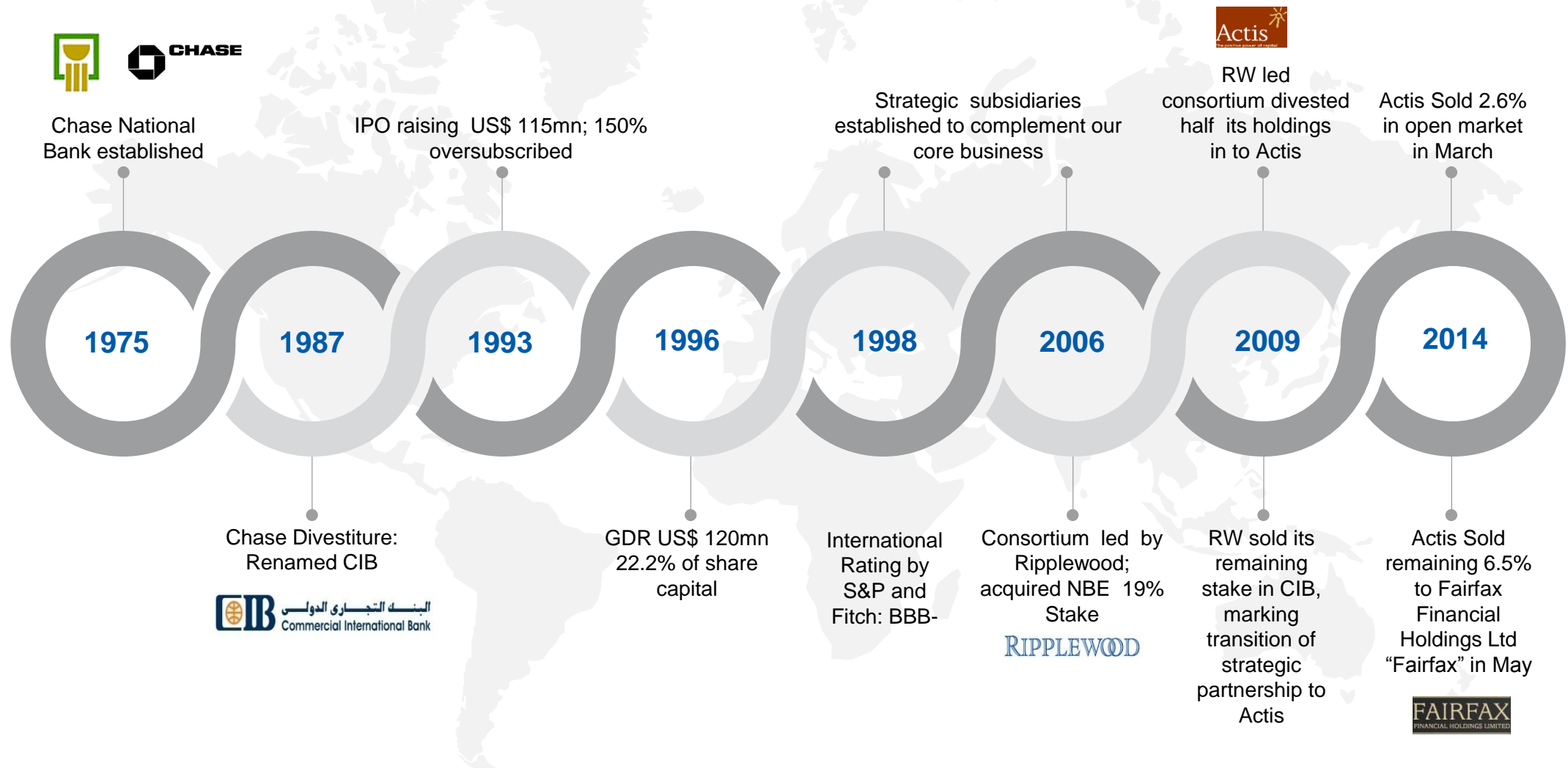
- ⌘ Approved IMF Loan signaling a tremendous confidence boost in Egypt's ability to release its economic potential in a sustainable way
- ⌘ Broad and increasing local consumer base
- ⌘ Government has finalized the new investment law, new industrial license act and the new bankruptcy law which will increase domestic investment & attract FDI
- ⌘ Low labor costs

## Political Stability

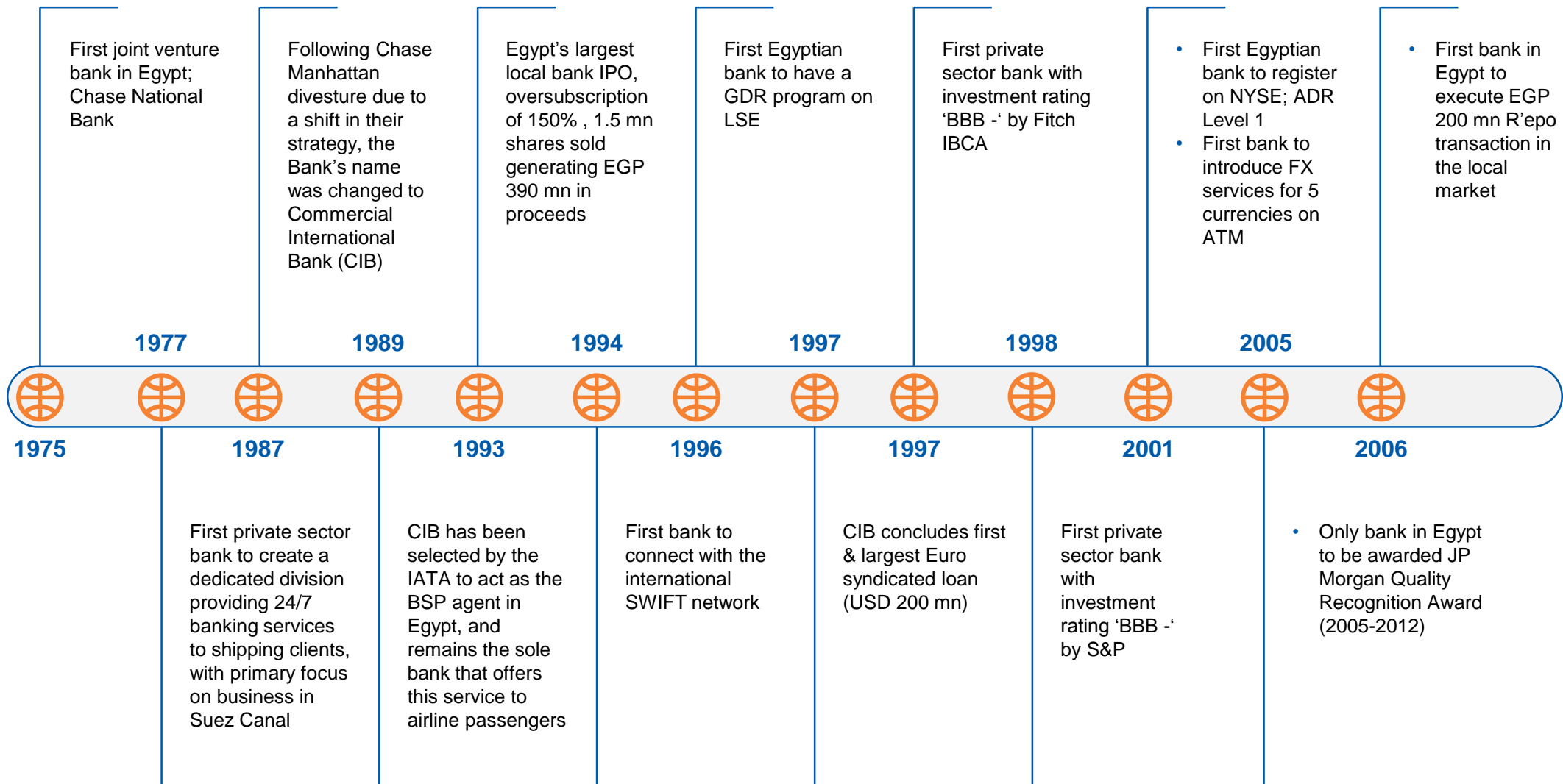
- ⌘ Building new political structure
- ⌘ General optimism about the political future in Egypt
- ⌘ Moving to a more open political system



# CIB at a Glance

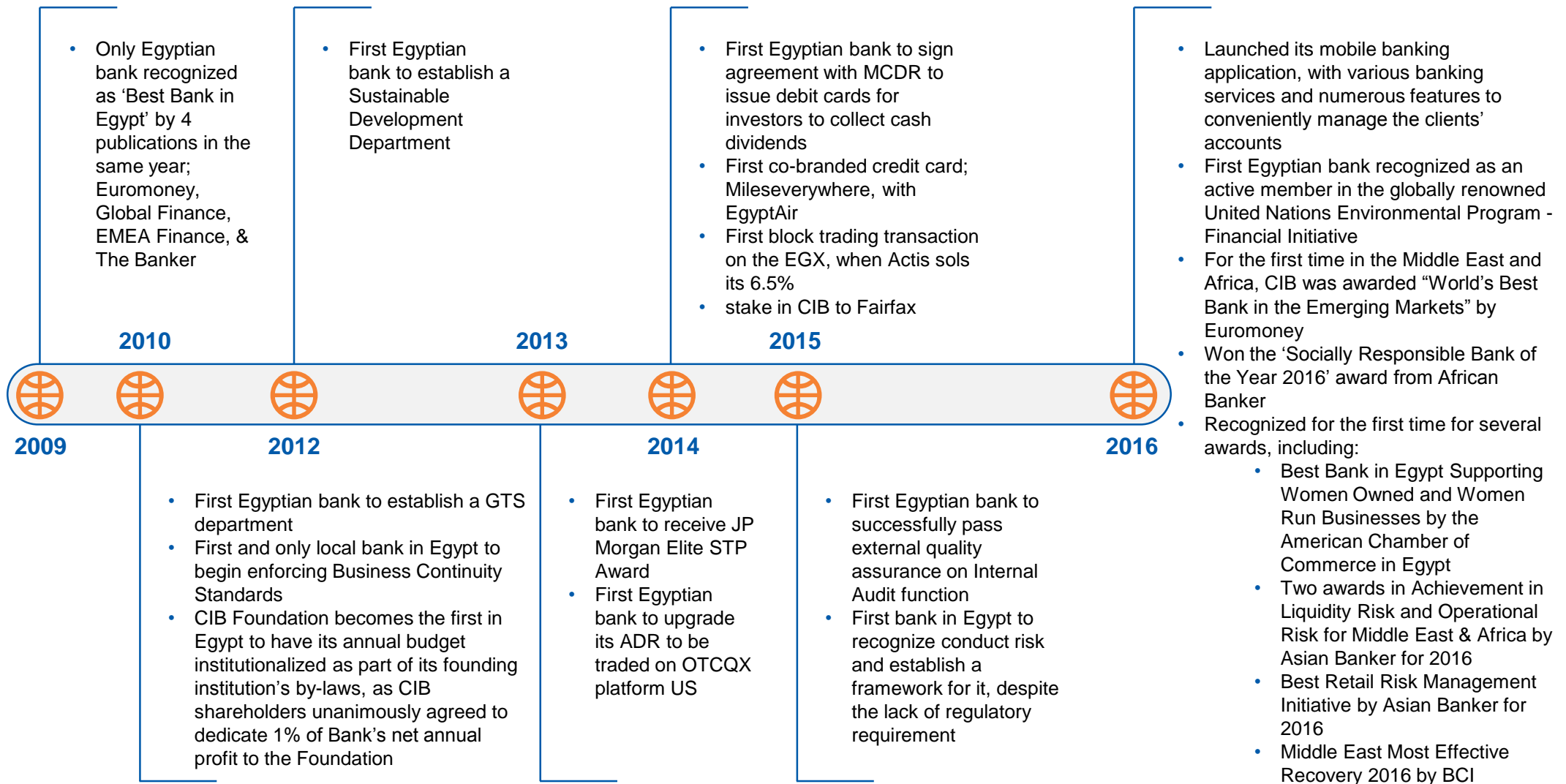


# CIB's Key Milestones






# CIB's Key Milestones (Cont'd)





# CIB's Associates




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

23.5%

**Profile:** an “Agent Bank” financial services;

Registration and Application Services	Loans and Credit Cards Payment	Retail Cash Deposit and Withdrawals
Local and International Remittances	Drop In and Collection Services	ATM Outsourcing Services



Ownership:

10%\*

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

Securities Brokerage	Asset Management	Investment Banking	Equities Research	Leasing
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*Fawry Plus is a newly established Joint Venture offering an “Agent Bank” financial services that acts on behalf of another bank or group of banks, which is an innovative delivery model that brings financial services providers closer to millions of un-banked population. “Fawry Plus” is expected to start operations in H2'2018*

*\* CI Capital is now within the available for sale investment portfolio*

# Lines of Business

	Institutional Banking	Consumer Banking
<b>Profile</b>	<ul style="list-style-type: none"> <li>• Market leader</li> <li>• Prime contributor to profitability</li> </ul>	<ul style="list-style-type: none"> <li>• The take-off for a world class consumer banking franchise</li> </ul>
<b>Focus</b>	<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</li> <li>• (with special focus on Wealth and Plus)</li> <li>• Business Banking (SMEs)</li> </ul>
<b>Contribution to loans</b>	<b>80.6%</b>	<b>19.4%</b>
<b>Contribution to deposits</b>	<b>25.7%</b>	<b>74.3%</b>
<b># of customers</b>	<b>11,461</b>	<b>1,197,468</b>

The information and figures are based on Managerial Accounting and according to CIB's internal organization chart

# Business Banking

Serves SMEs and non-borrowing Corporates through a comprehensive range of financial solutions.

Covers all sectors and industries through over 100 highly trained Relationship Managers across Egypt.

2010	▶ 2011	▶ 2012	▶ 2013	▶ 2014	▶ 2015	▶ 2016	▶ 2017	▶
Pilot launch	Formal launch with liability-led strategy	<ul style="list-style-type: none"> <li>Expanded sales team to 40 RMs</li> <li>Launched industry based account packages</li> </ul>	<ul style="list-style-type: none"> <li><b>Launched unsecured lending products</b></li> <li>Expanded coverage area</li> </ul>	Launched industry based lending products	<ul style="list-style-type: none"> <li>Built-up strong relationship team focused on larger corporates</li> </ul>	<ul style="list-style-type: none"> <li>Launched segment based distribution model</li> <li>Launched simpler &amp; faster turnaround products and bundles for small segment</li> </ul>	<ul style="list-style-type: none"> <li>Launch of non-financial services through partner alliances</li> <li>Accredited team members 'Small Business Consultant'</li> <li>New digital channel platform launched for trade &amp; cash management</li> </ul>	

Customer Segmentation		
	CBE Segment Definition (Client Revenue)	Full Range of Financial Solutions
Large Business	Above EGP 200mn	Deposit & Cash Management Products
Medium Business	50mn-200mn	Flexible Tailored Products
Small Business	1mn-50mn	Fast loans, product bundles and e-solutions

# Our Stock in a Nutshell

	STOCK EXCHANGES	TICKER
Listed	Egyptian Stock Exchange (EGX)	COMI
Listed	London Stock Exchange (LSE)	CBKD
Traded	OTCQX Int'l Premier (Level 1 ADR prog.)	CIBEY

## Share Information

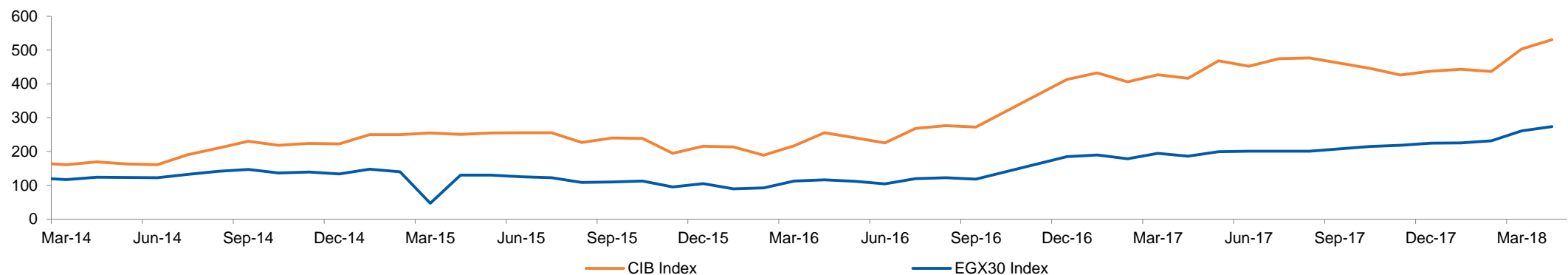
- Shares outstanding 1,161,801,100
- Par value EGP 10.00
- GDR convertibility 1:1

## 52 Weeks Performance

- High EGP 96.50
- Low EGP 72.00

	2012	2013	2014	2015	2016	2017	YTD 2018***
Market Cap. (EGP)	20,646mn	29,329mn	44,673mn	43,691mn	93,463mn	94,826mn	106,432mn
Avg. Daily Volume	1.58mn	0.90mn	2.20mn	1.59mn	1.68mn	0.379mn	1.22mn
Avg. Daily Price (EGP)	18.85	24.26	41.30	42.30	46.67	78.43	83.15

## Stock Activity\*: COMI vs. EGX30



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

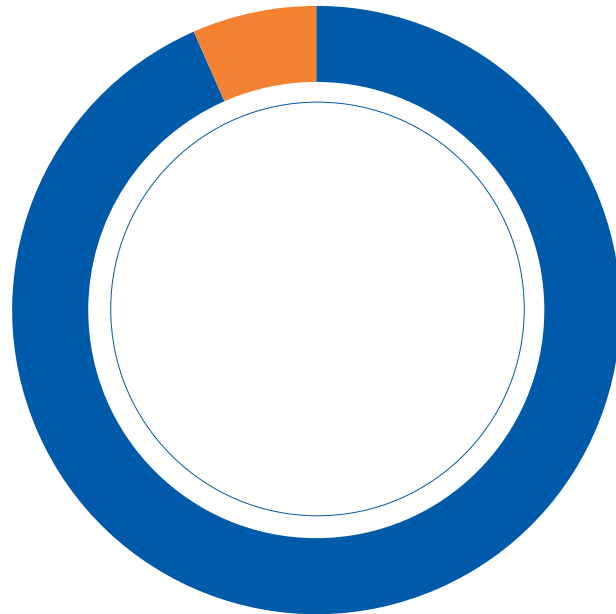
CIB's market cap surpassed EGP 100bn in July, the highest ever in EGX history and 1st time a listed company reaches this

\*\*\*As of 8/5/2018

Source: Bloomberg

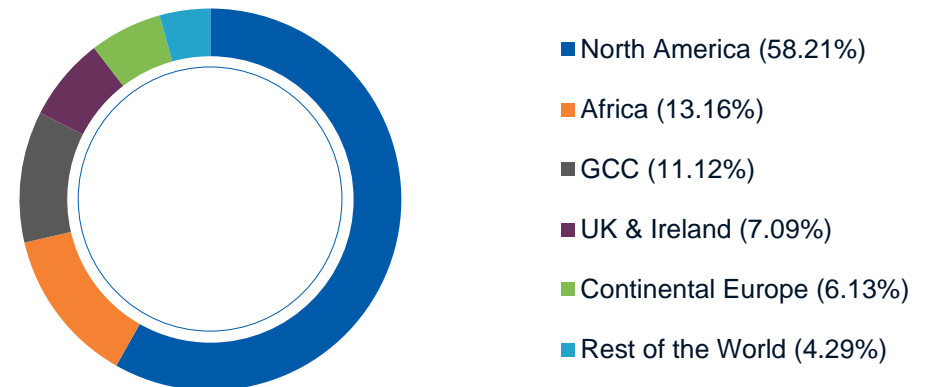


# Shareholding Structure

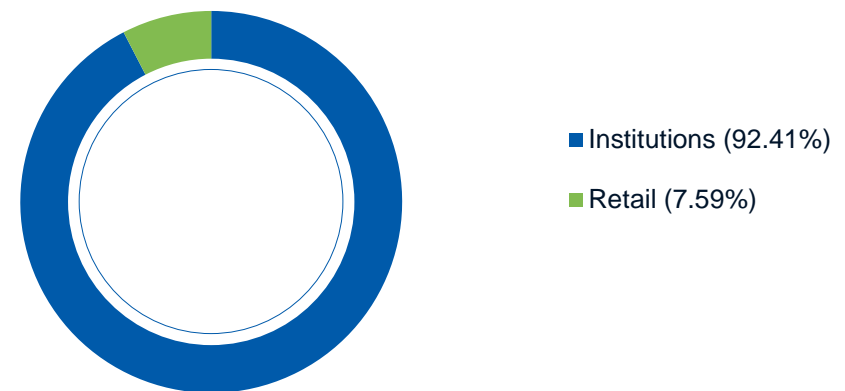


■ Free Float (93.4%) ■ Fairfax (6.6%)\*

## Free Float by Region



## Free Float by Category



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

# Our Presence in Egypt

## CIB's footprint

### Distribution Network

198	Total Branches and Units
118	Cairo
26	Alexandria
24	Sinai and Canal
14	Delta
16	Upper Egypt and Red Sea

### Digital Banking

2,532,985	Website visits
310,726	Internet Banking users
277,539	Smart Wallet users
155,147	Call Center Calls
1,244,696	IVR calls
11,786	POS
819	ATMs

Figures are Year-to-Date (YTD)

## Digital Banking Initiatives



**Reached 31 K Careem captains** who are enrolled to Smart wallet platform. – Acquired New to bank clients over Smart wallet through Fawry Plus in which 8.4 K wallets



**Wi-Fi in branches for customers** - the WiFi was installed in Selective Branches for the purpose of boosting the active usage if CIB related Apps, entertain customers while they are waiting in branches, and collecting some demographic info



**NonCIB offering**, CIB ATMs are now a sourcing channel of new customer; through scheduling a campaign and capturing the customers' mobile numbers

# Corporate Governance

## 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

- 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 & Nomination Committee

Risk Committee

Operations & IT Committee

Compensation Committee

## Executive

High Lending & Investment Committee

Management Committee

Affiliates Committee

CIB's Board consists of 9 members;  
7 are non-executive and 5 are independent\*

Hisham Ezz Al-Arab Chairman and Managing Director

Hussein Abaza Chief Executive Officer and Board Member

Jawaid Mirza Independent, Non-Executive Board Member

Yasser Hashem Non-Executive Board Member

Mark Richards Independent, Non-Executive Board Member

Sherif Kamel Independent, Non-Executive Board Member

Bijan Khosrowshahi Non-Executive Board Member

Amani Abou-Zeid Independent, Non-Executive Board Member

Magda Habib Independent, Non-Executive Board Member

\*Board composition for new term 2017-2019

# Our Strategy

Today				Tomorrow
<b>Financial Performance Drivers</b>	Quality loan growth, with focus on increasing product penetration and SoW	Deposit growth, specially from households	Transactional banking services	<ul style="list-style-type: none"> <li>Positioned as trade finance hub for Egypt &amp; Africa</li> <li>Focus on SMEs &amp; underpenetrated retail banking segment</li> <li>Capture the pent-up CAPEX and investments inflow on the back of expected economic recovery</li> </ul>
<b>Customer Centricity</b>	Adopting a customer relationship model	Offering bundled financial solutions and value-added services	Undertaking several service quality initiatives to improve customer satisfaction	<ul style="list-style-type: none"> <li>Deepen understanding of customer behavior through data analytics</li> <li>Adding granularity to customer segments for a behavioral and lifestyle approach</li> <li>Development of need-based bundled value propositions</li> </ul>
<b>Operational Efficiency</b>	Centralization of Operations	Automation and process re-engineering	Core system upgrade	<ul style="list-style-type: none"> <li>Focus on operational efficiency , automation and productivity gains</li> <li>Digitize banking experience and work towards straight through processing</li> <li>Enforcing advanced business continuity, and security management best practices including cyber security</li> </ul>
<b>Organizational Development</b>	Focus on learning and development	Reduction in our ecological footprint	Adoption of corporate governance best practices and solid CSR strategy	<ul style="list-style-type: none"> <li>Enforcing a social and environmental management system</li> <li>Become Egypt's number 1 "Green Bank"</li> <li>Development in human capital and alignment to accommodate with the digital transformation</li> </ul>





# Business Continuity Management & Information Security

**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



## 2018

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 -  
by Global Finance

## 2017

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

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

More awards available:

<https://www.cibeg.com/English/AboutCIB/Pages/Awards.aspx>





# Performance Snapshot: 31 March 2018

	Key Indicators	Q1' 2018	Comparison	Commentary	
<b>Profitability</b>	REVENUES NPAT ROAE ROAA	EGP 4,150 mn EGP 2,021 mn 28.7% 2.67%	EGP 3,322 mn; Q1'17 EGP 1,733 mn; Q1'17 31.9%; Q1'17 2.57%; Q1'17	24.94% YoY 16.6% YoY -10.0% YoY 4.21% Yoy	▲ ▲ ▼ ▲
<b>Efficiency</b>	NIM* COST/INCOME	5.05% 22.9%	4.62%; Q1'17 21.9%; Q1'17	9.16% YoY 4.62% YoY	▲ ▲
<b>Assets</b>	TOTAL ASSETS NET LOANS	EGP 309,750 mn EGP 95,304mn	EGP 294,782 mn; Q4'17 EGP 88,428 mn ;Q4'17	5.08% YtD 7.78% YtD	▲ ▲
<b>Asset Quality</b>	NPLs/GROSS LOANS* Coverage Ratio*	5.11% 202%	6.95%; Q4'17 154%; Q4'17	-26.47% YtD 30.66% YtD	▼ ▲
<b>Funding</b>	Customer Deposits Loan to deposit ratio*	EGP 256,078 mn 42.2%	EGP 250,723 mn; Q4'17 40.8%; Q4'17	2.14 % YtD 3.32% YtD	▲ ▲
<b>Equity &amp; Capital</b>	SHAREHOLDERS' EQUITY CAR	EGP 27,821 mn 17.87%	EGP 28,439 mn; Q4'17 18.03%; Q4'17	-2.17% YtD -0.89% YtD	▼ ▼

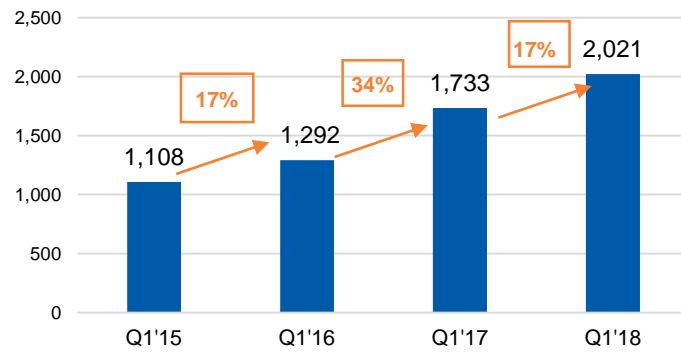
\*Ratios on a standalone basis

This slide shows CIB's Q1' 2018 performance

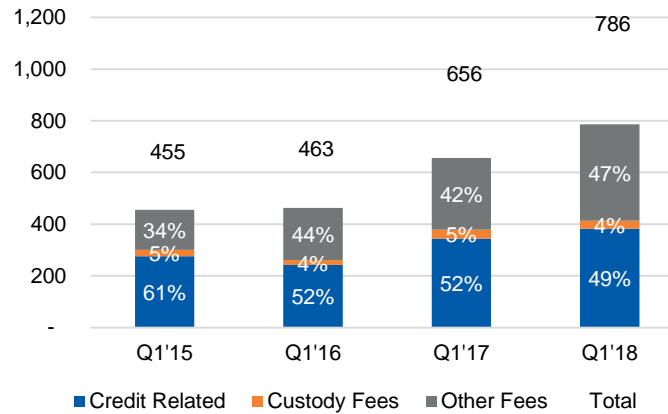
Figures on a consolidated basis unless otherwise stated

# Performance Snapshot: Profitability

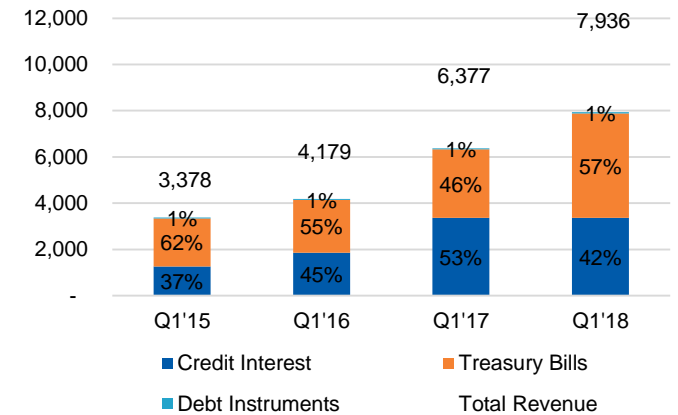
## Net Profit After Tax



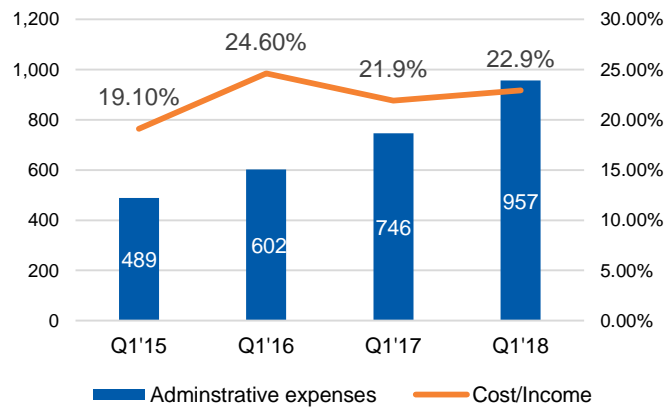
## Fees & Commission Break-down



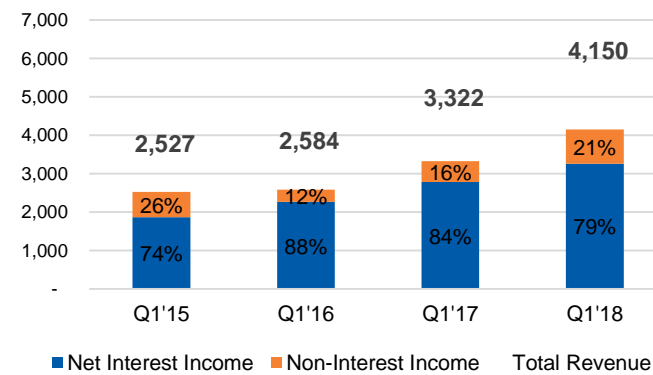
## Interest Income Break-down



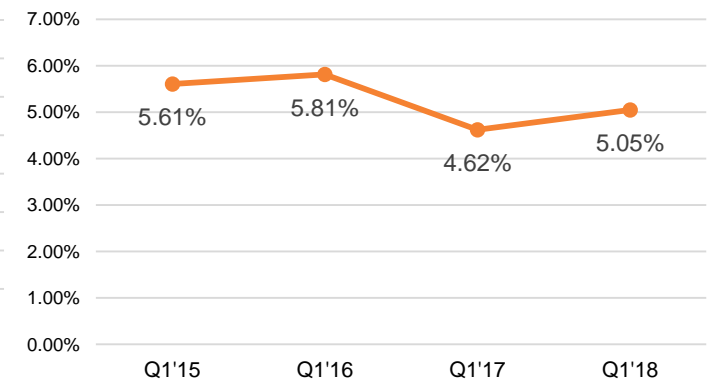
## Cost to Income & Expenses



## Revenue Breakdown



## Net Interest Margin



\*Ratios on a standalone basis

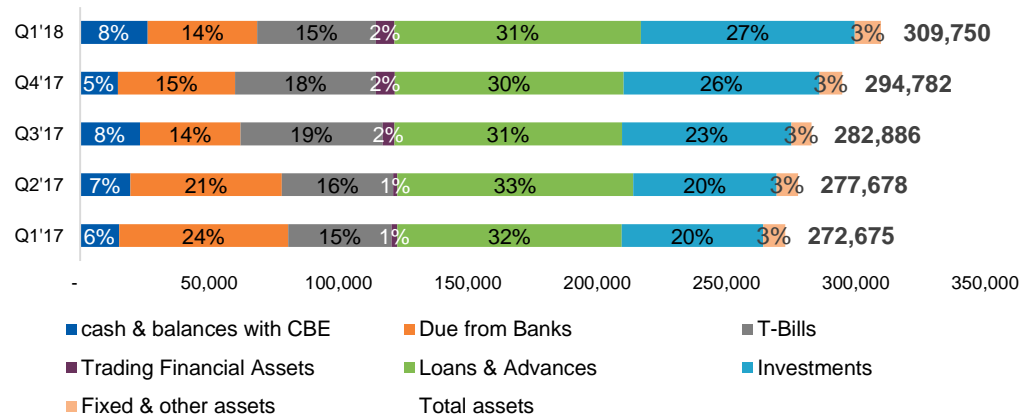
This slide shows CIB's Q1 2018 performance, figures on a consolidated basis unless otherwise stated

figures stated in millions

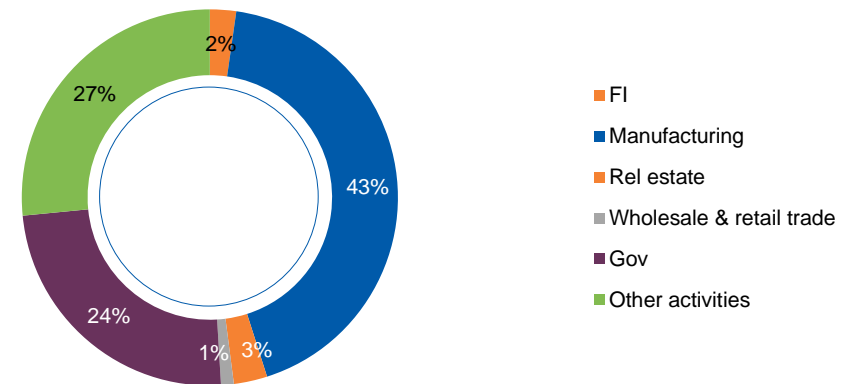


# Performance Snapshot: Balance sheet

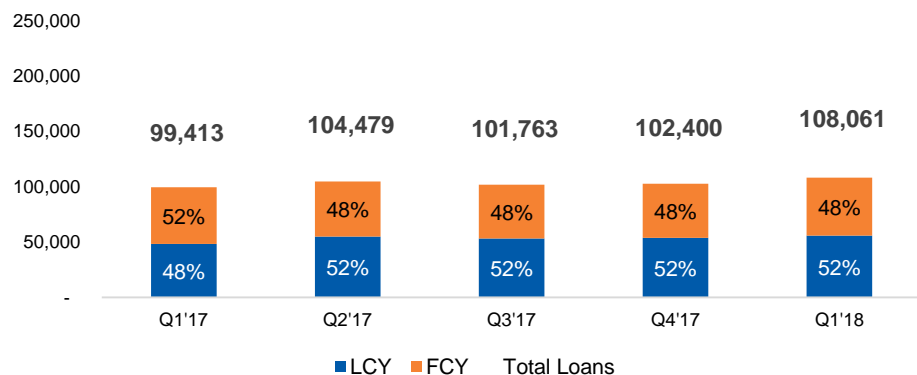
## Split of Assets by type



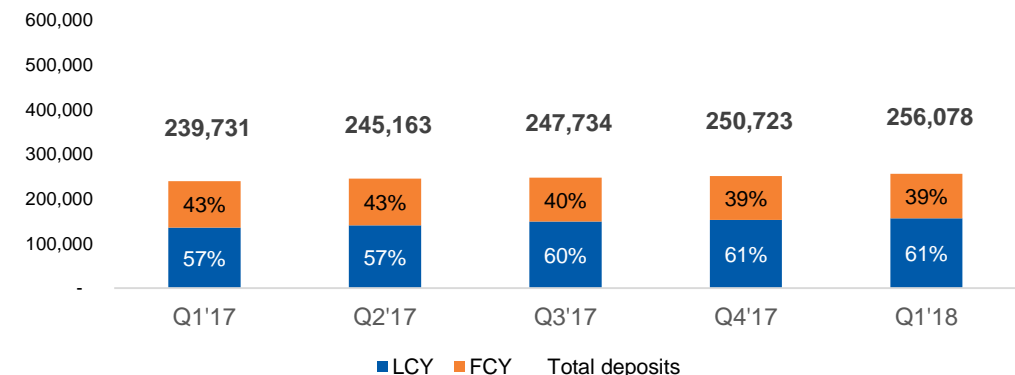
## Loan portfolio by industry Q1'2018



## Loans Breakdown Q1' 2018



## Deposits Breakdown Q1'2018



\*Ratios on a standalone basis

This slide shows CIB's Q1 2018 performance, figures on a consolidated basis unless otherwise stated

figures stated in millions

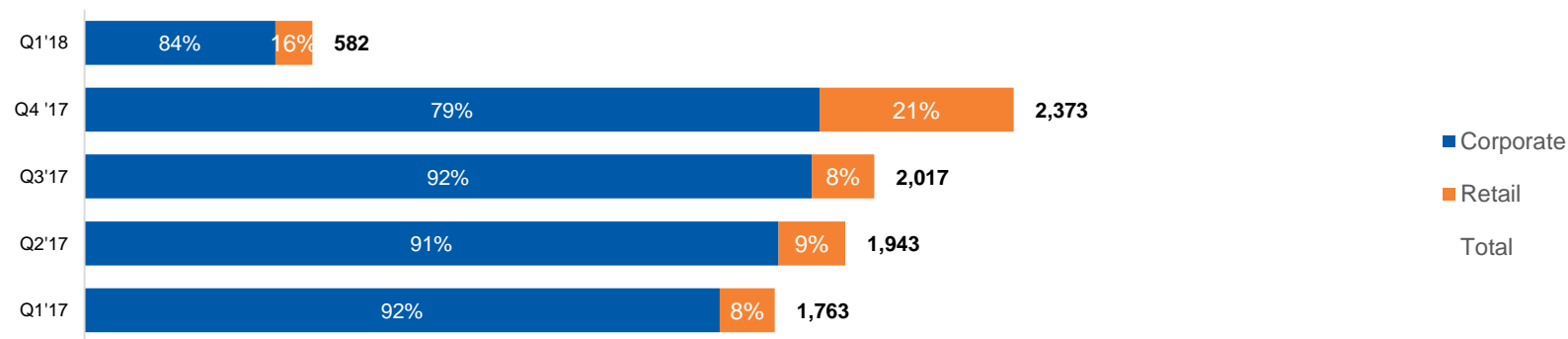




# Performance Snapshot: Asset Quality

	Q1'17	Q2'17	Q3'17	Q4' 17	Q1'18
<b>*NPL Ratio</b>	7.02%	6.81%	6.94%	6.95%	5.11%
<b>*Coverage</b>	147%	148%	155%	154%	202%

## NPLs by segment (EGP Mn)



\*Ratios on a standalone basis

This slide shows CIB's Q1 2018 performance

Figures on a consolidated basis unless otherwise stated

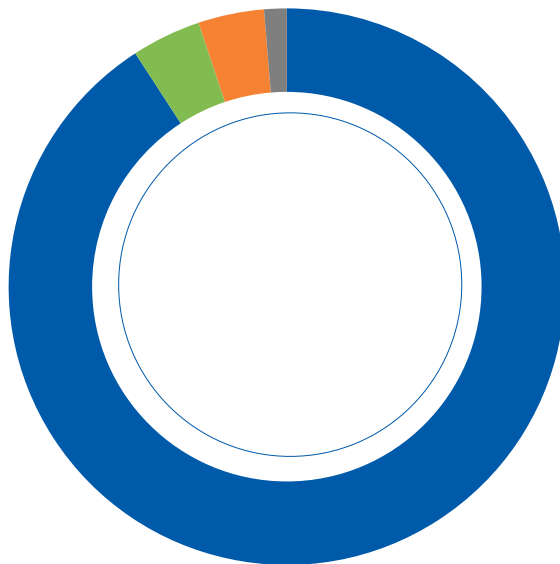
Figures stated in millions



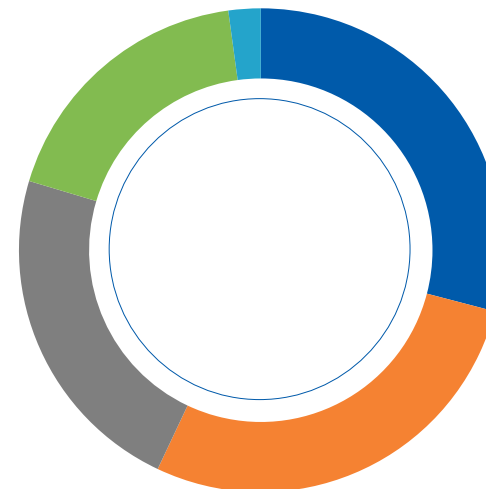
# Performance Snapshot :Funding Overview

## Funding Structure

- Due to Customers (90.83%)
- Due to Banks (4.03%)
- Other Liabilities (3.83%)
- Other Term Loans (1.31%)



## Customer Deposit Mix



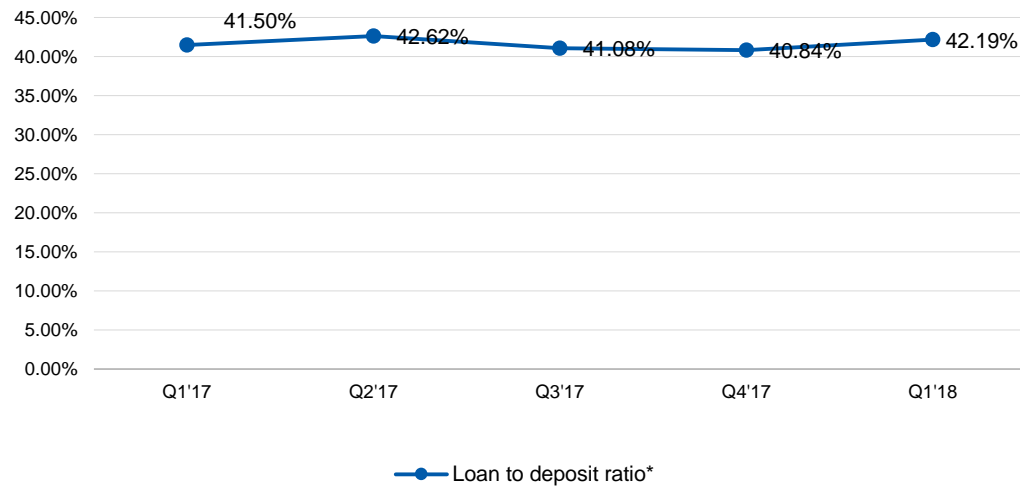
- Demand (29.07%)
- CDs (27.94%)
- Savings (22.61%)
- TDs (18.23%)
- Other (2.15%)

*CIB's funding structure has no wholesale funds*



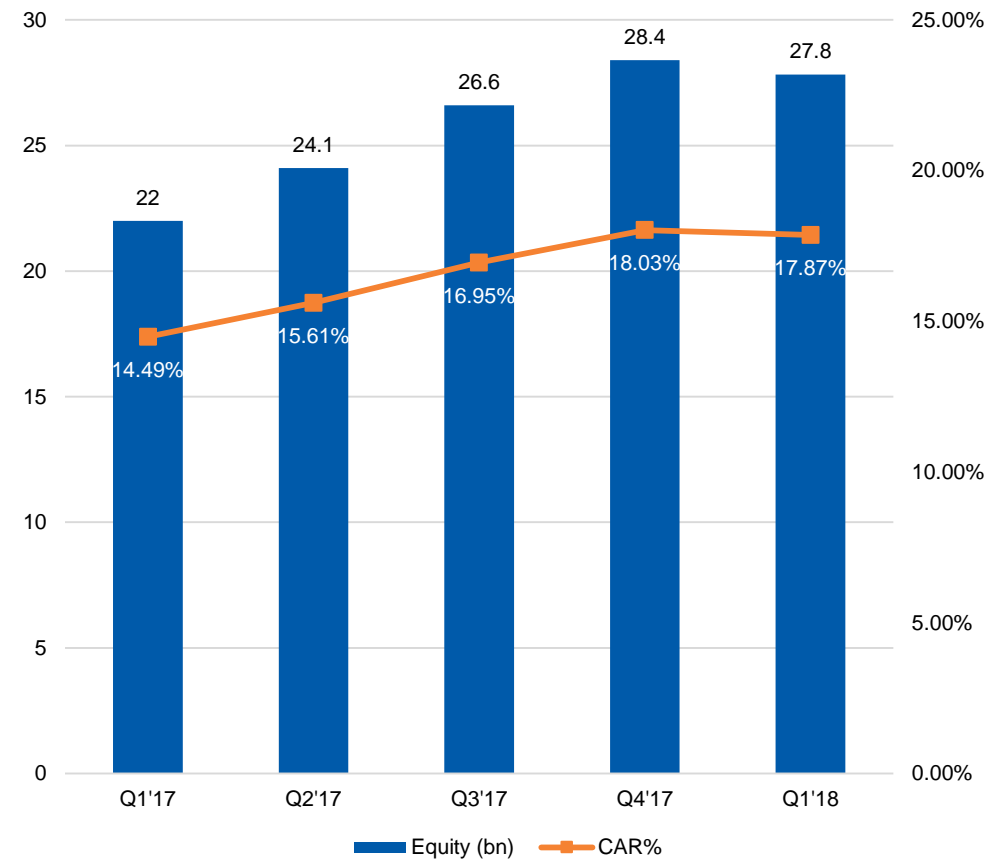
# Performance Snapshot: Funding & Capital

## Loans to Deposit Ratio



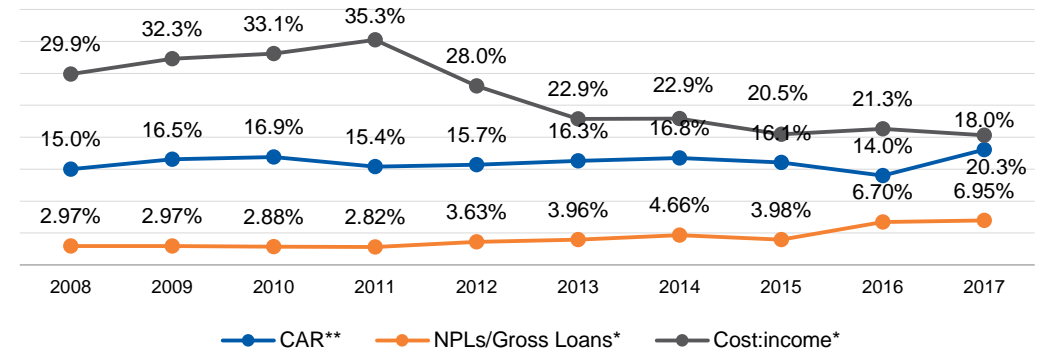
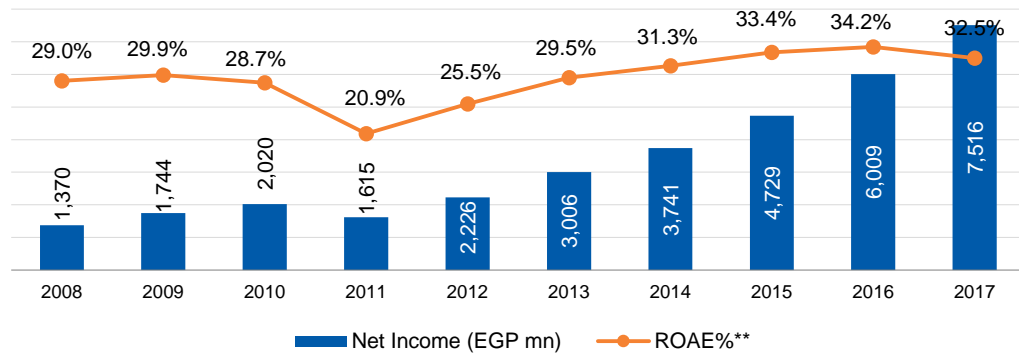
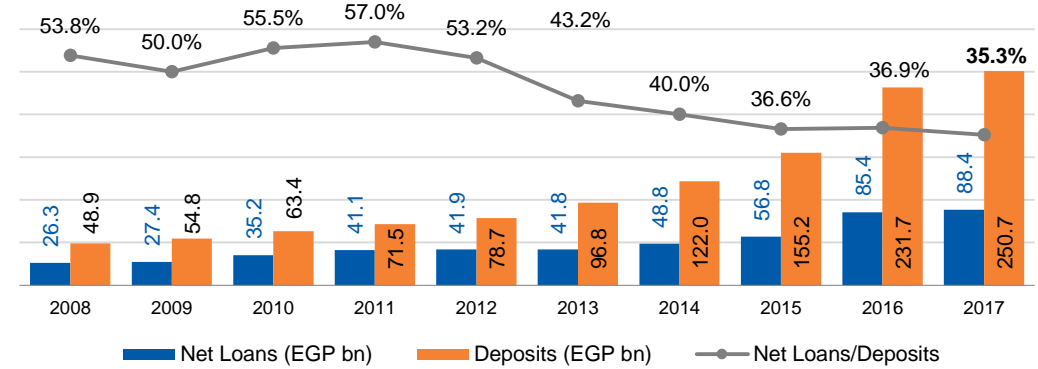
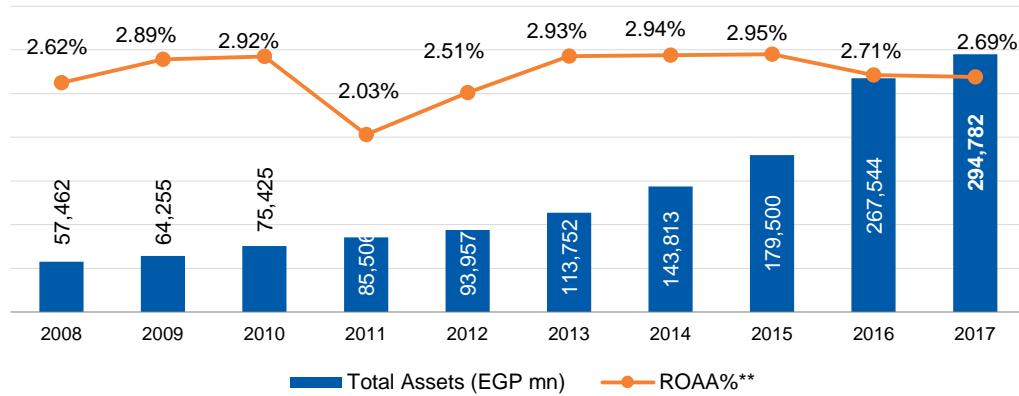
\*Ratios on a standalone basis

## Capitalization



figures on a consolidated basis unless otherwise stated

# 10-Year Performance Summary



Years	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Branches and Units	152	155	153	154	156	152	160	187	192	196
Headcount	4,014	4,426	4,750	4,845	5,181	5,490	5,697	5,983	6,714	6,551

Starting 2009, CIB used IFRS

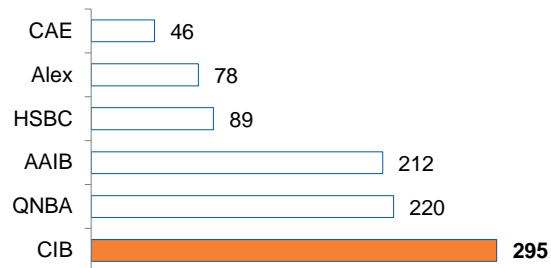
\* Figure on a standalone basis

\*\* Ratio after appropriation

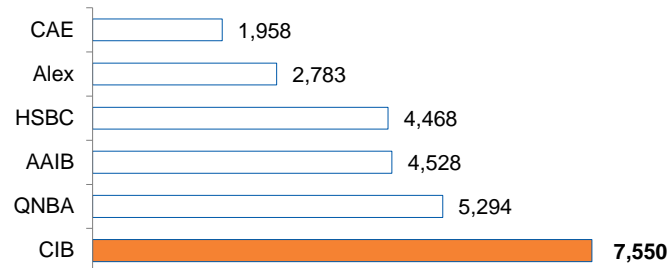
Figures on a consolidated basis unless otherwise stated

# Position Among Peers

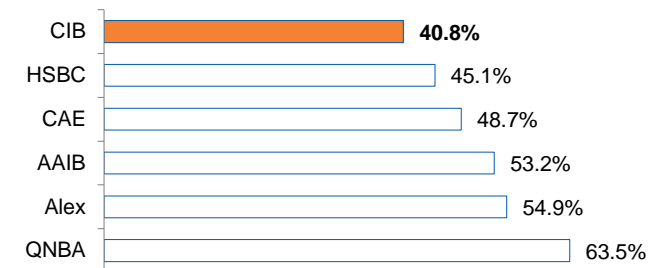
## Total Assets (EGP Bn)



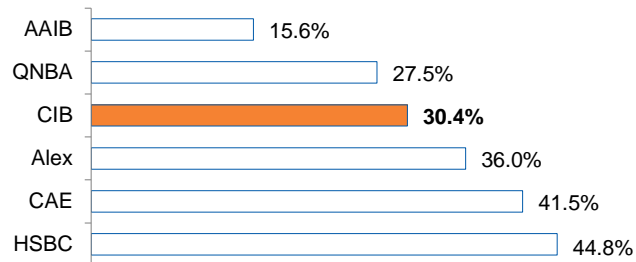
## Net Income (EGP Mn)



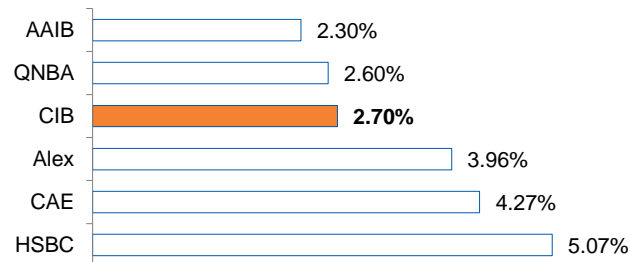
## Gross Loans/Deposits



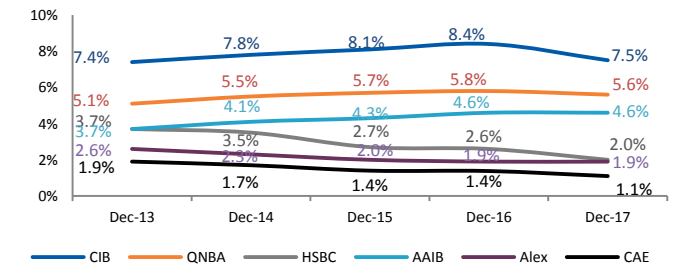
## ROAE



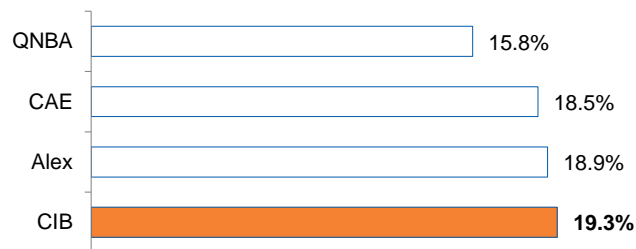
## ROAA



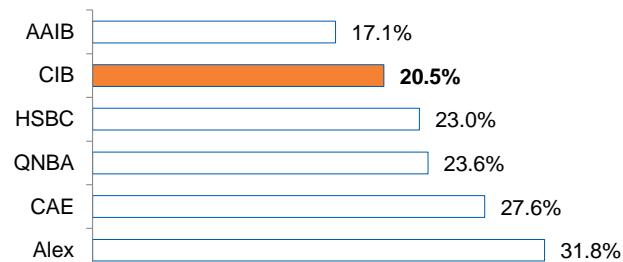
## Deposits Market Share



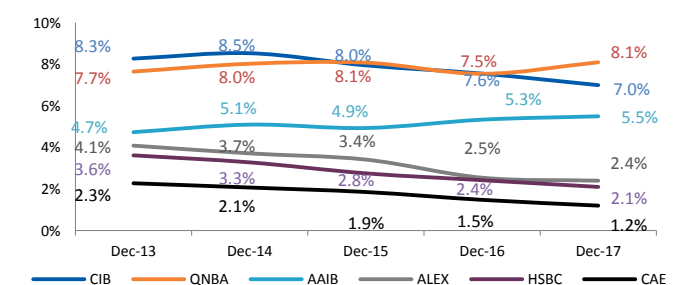
## CAR



## Cost/Income



## Loans Market Share

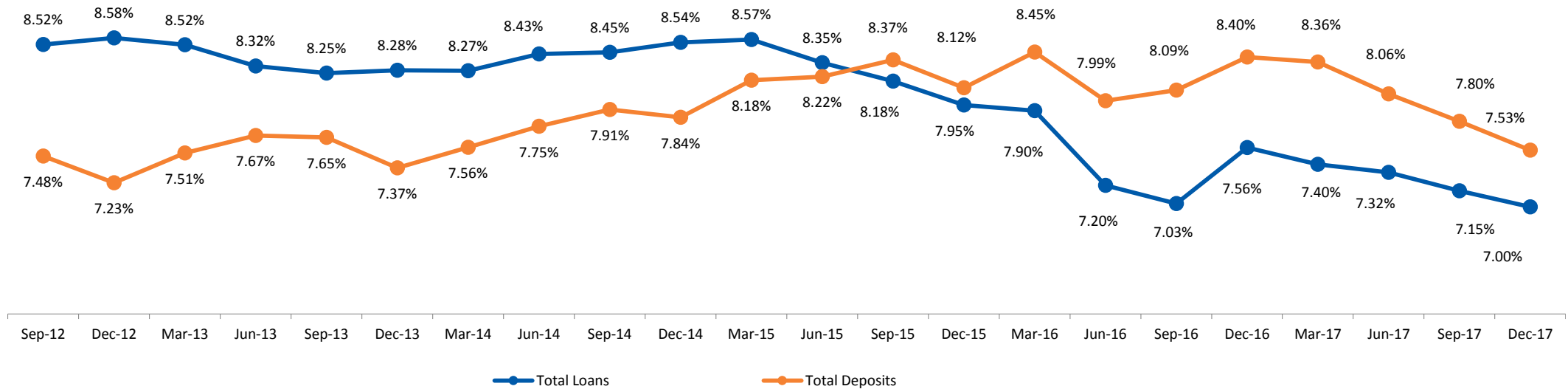


Peer Analysis figures as of December 2017

\* CAR figures before profit appropriation



# Market Share



## Loan Market Share as of Dec.'17

### Total Loans 7.00%

- LCY Loans 5.77%
- FCY Loans 9.12%
- Household Loans 7.43%
- Institutional Loans 6.90%

## Deposit Market Share as of Dec.'17

### Total Deposits 7.53%

- LCY Deposits 6.03%
- FCY Deposits 12.30%
- Household Loans 6.95%
- Institutional 8.68%

*Latest available published ratios*

# Why CIB?



**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 2,021mn

Total revenues EGP  
4,150mn

## Asset Quality

NPL/Gross loans 5.11%\*

Direct Coverage Ratio  
202%\*

## Liquidity

High liquidity

Gross LDR 42.20%

## KPIs

ROAA 2.67%

ROAE 28.7%

Cost/income  
22.9%

## Largest in

Total Assets  
EGP 310bn

Deposits EGP  
256bn

Market Cap  
EGP 106bn\*\*

CIB's financial performance Q1 2018

\*Ratio on a standalone basis

Figures on a consolidated basis unless otherwise stated

\*\* As of 8/5/2018



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- 🌐 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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