



INVESTOR RELATIONS PRESENTATION

Q2'2018



A BANK TO TRUST



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Disclaimer

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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

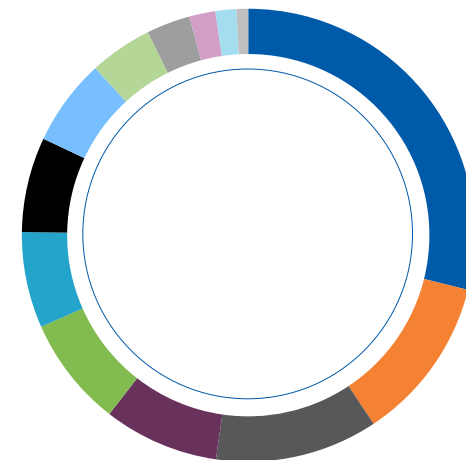
Country Profile

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	97.2mn ²
Median age	24 ^{2*}
Labor force/population	44.9% ^{1*}
Unemployment rate	11.3% ^{1*}
Most populous country in the Middle East	
3 rd most populous in Africa	
Production age totals to c.50% of total population	
Over 85% of the population is below 55 years	

Diversified Economy¹



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 (0.80%)**	

¹ CBE, Figures as of July/March 2016/2017

² CAPMAS, as of 29/7/2018

^{1*} CAPMAS, as of Q4'2017

^{2*} CIA, World Fact Book

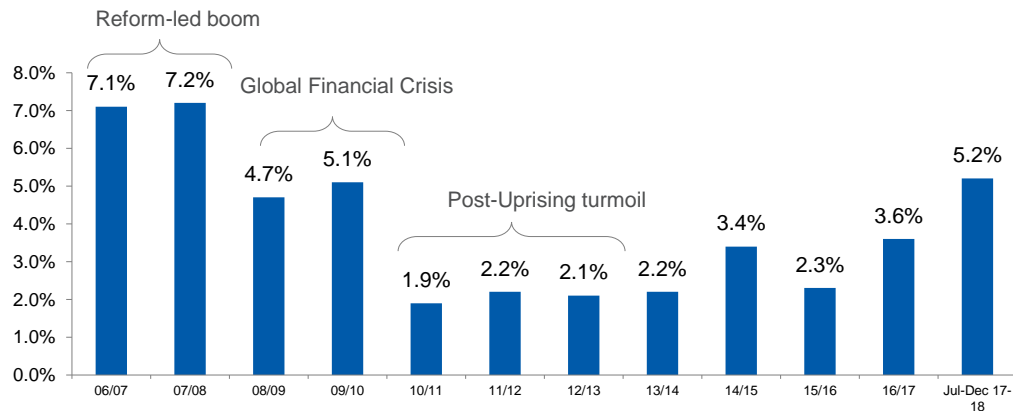
^{*} CBE, Preliminary figure

^{**} CBE, figure as of Q2'2017/2018

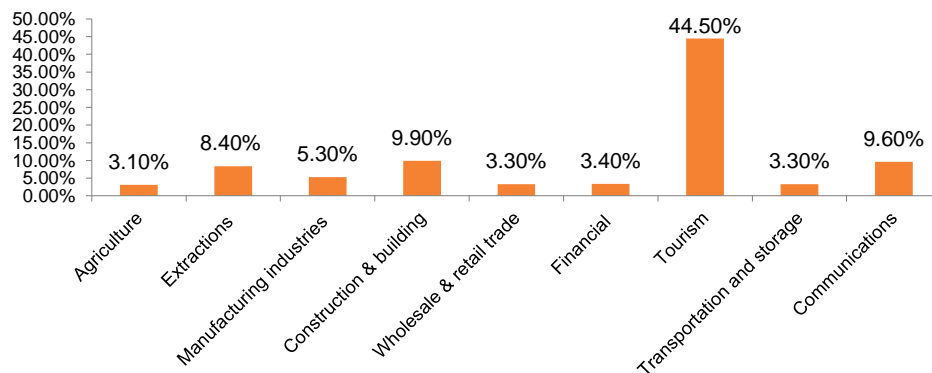


Macro-Environment- Real Sector

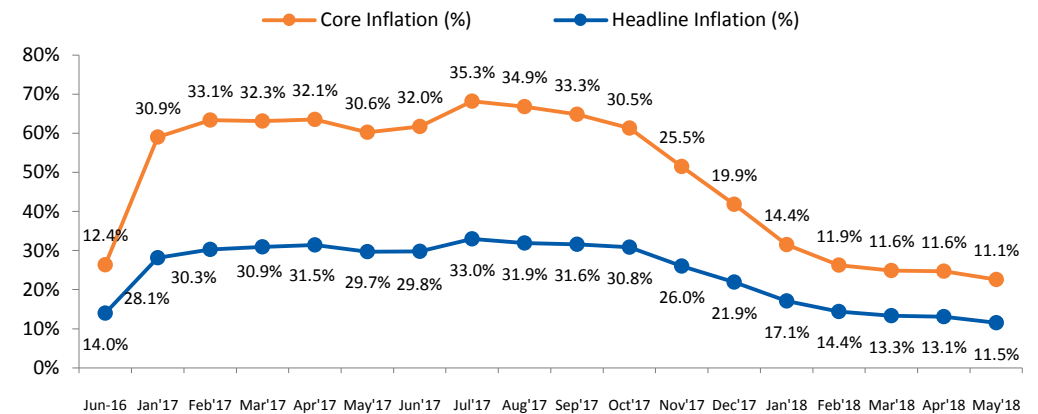
Real GDP Growth* (%)



Key Sector Growth rates****



Inflation (%)



Manageable debt

- Net International Reserve: \$44bn (Ap'18)
- Current A/C balance: \$-1,784.7mn²
- LT external debt: \$71.7bn²
- ST external debt: \$11.1bn²
- c.80% of debt in LCY, held by public sector*

Growth Opportunities

- Total GDP: EGP 2,243.9mn^{***}
- GDP/Capita: \$12,993 (2017)³

CONSUMPTION**

- Private consumption/GDP: 87.2%
- Public consumption/GDP: 7.8%

*GDP at Factor Cost

** CBE, figures as of Q2'2017/2018

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

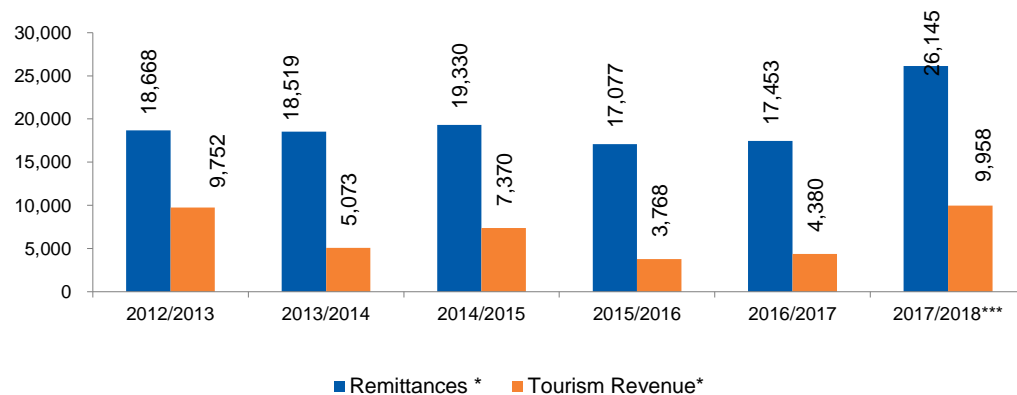
² CBE, figures as of Q2'2017/2018

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

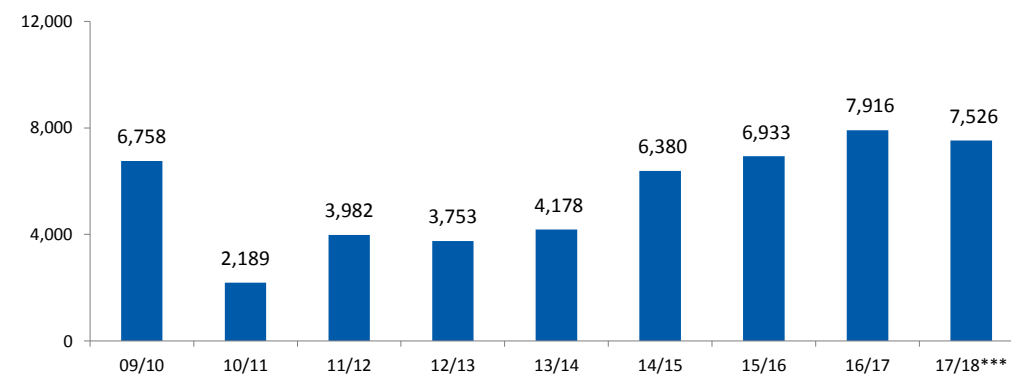
**** As of July/Dec 17/18

External Sector (BOP)

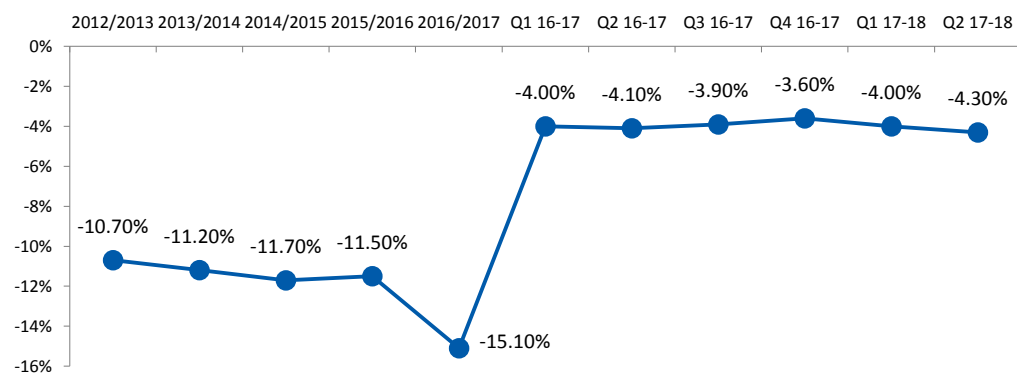
Tourism & Remittance proceeds



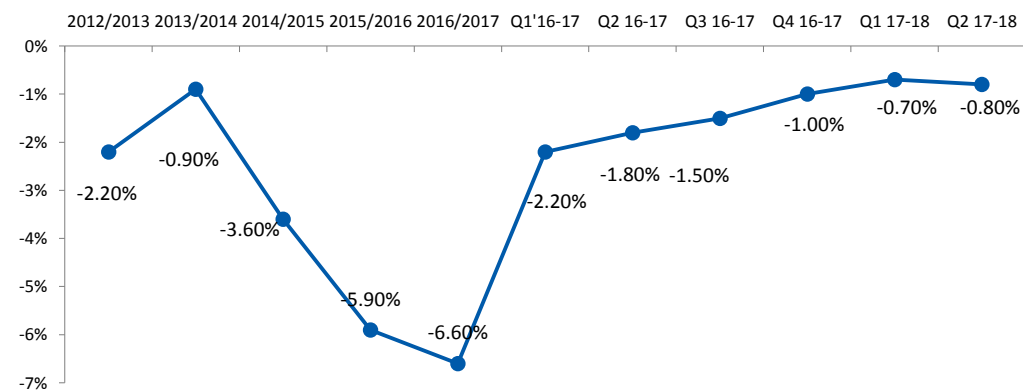
Foreign Direct Investment (FDI)*



Trade Deficit (% GDP)**



Current Account balance (% GDP)**



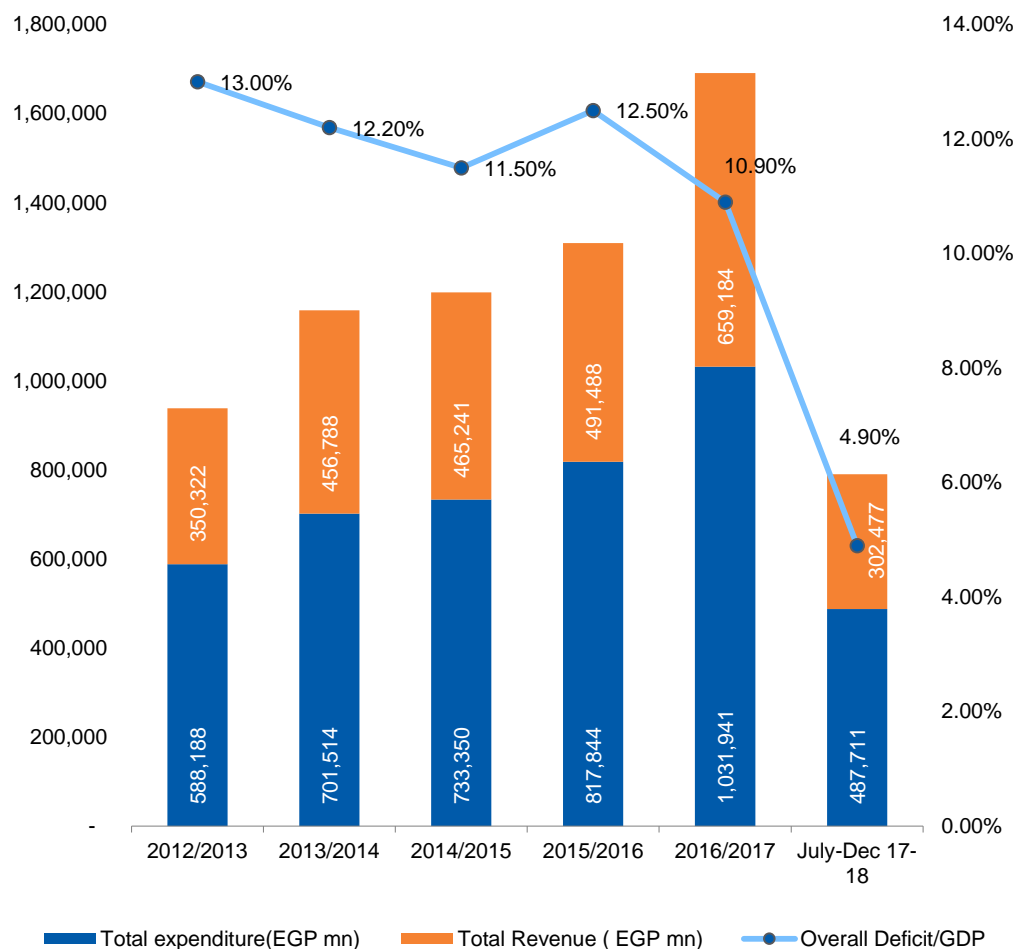
* In USD mn

** CBE, figures as of Q2 2017-2018

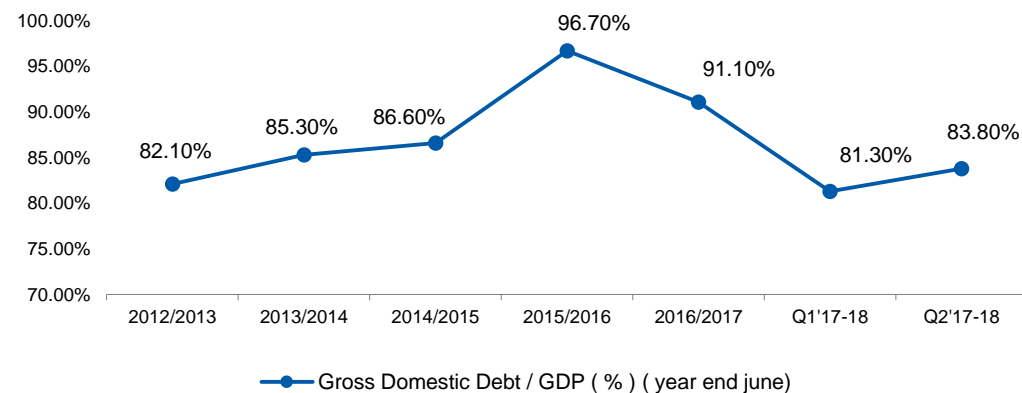
*** Q1&Q2 17/18 annualized

Fiscal Sector & Debt

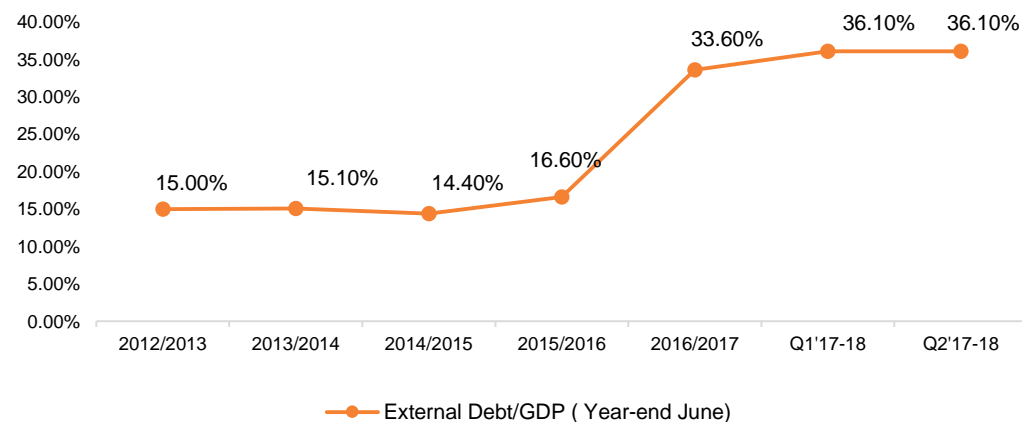
Fiscal Budget



Gross Domestic Debt/GDP (%) - Fiscal Year



External Debt/GDP - Fiscal Year





Economic outlook & Credit Rating

Projected Economic Indicators	Q3/18	Q4/18	Q1/19	Q2/19	2020	
GDP Growth Rate	5.6	5.6	5.6	5.6	5.8	percent
Unemployment Rate	10.4	10.3	10	10	11	percent
Inflation Rate	13.2	14	13	16.4	9.5	percent
Government Debt to GDP	89	89	85	85	83	percent
Current Account to GDP	5	-5	-4.5	-4.5	-3.9	percent

Credit Rating

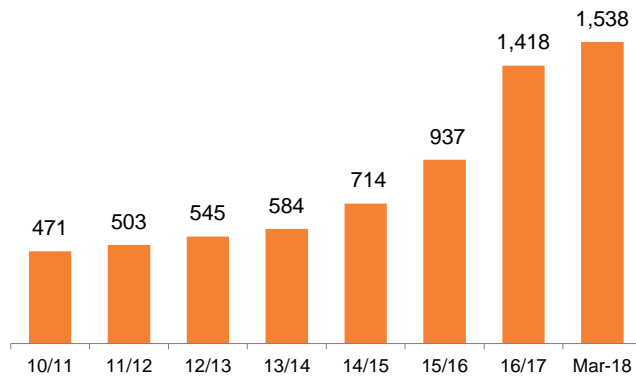
	Current Rating			Previous Rating		
	LT FCY	ST FCY	Outlook	LT FCY	ST FCY	Outlook
Fitch	B	B	Positive	B	B	Stable
S&P	B	B	Positive	B-	B	Stable
Moody's**	B3	B3	Stable	Caa1	Caa1	Stable
CI	B	B	Positive	B	B	Stable

*Source :Trading Economics

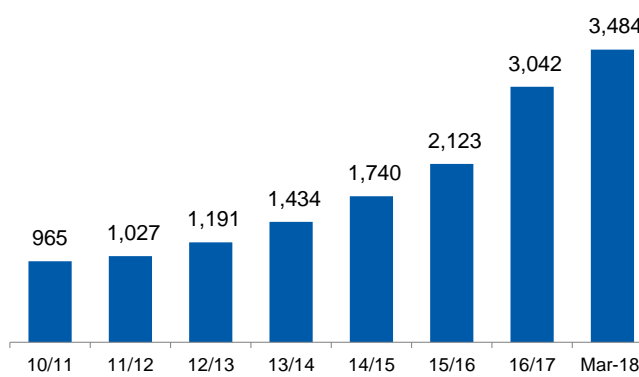
** According to the latest Upgrade May'2018

Egypt's Banking Sector

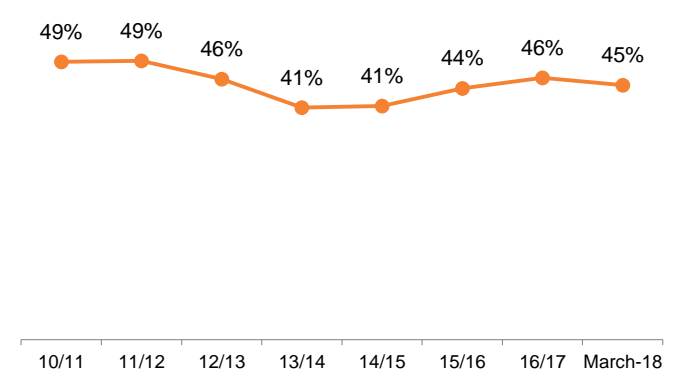
Total loans (EGP bn)



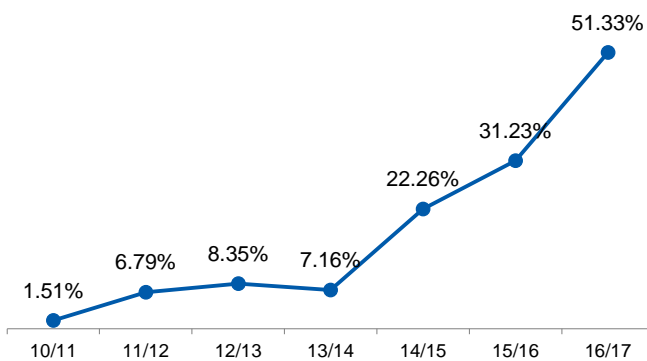
Total deposits (EGP bn)



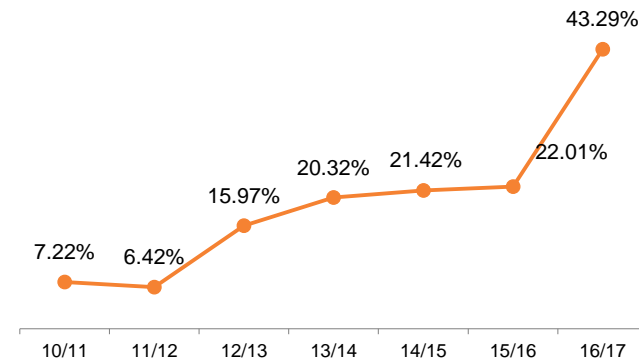
LDR (%)



Loan growth (%)



Deposit growth (%)



Underleveraged

- Total # of banks: **38***
- Total bank lending facilities/GDP: **33.53%****
- Corporate loans/GDP: **27.58%****
- Household debt/GDP: **5.94%****
- Loans/Deposits: **44.47%*****

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

***Loans/Deposits as of March 2018

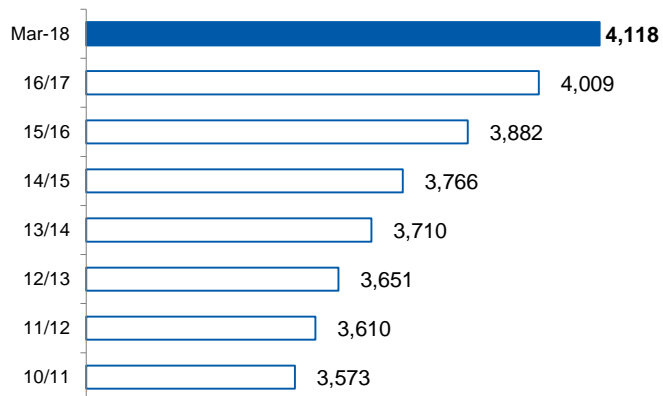
**GDP by expenditure at market price, Data as of March'18

Figures as per CBE

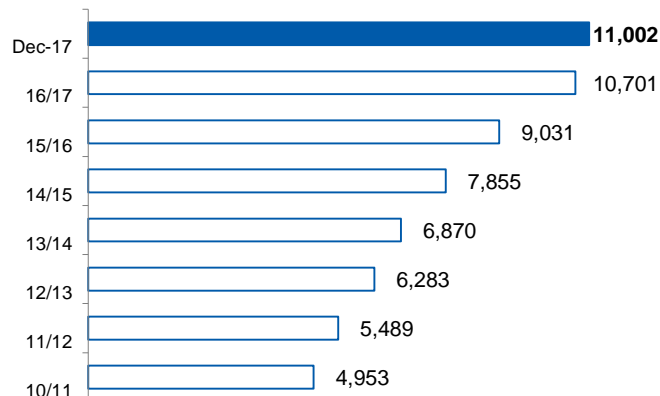


Egypt's Banking Sector (Cont'd)

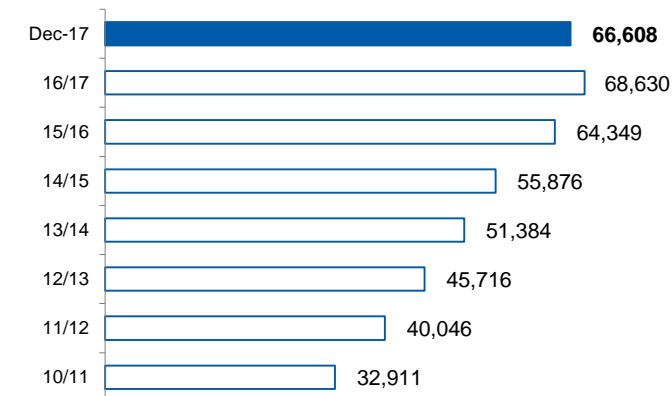
Total # of branches



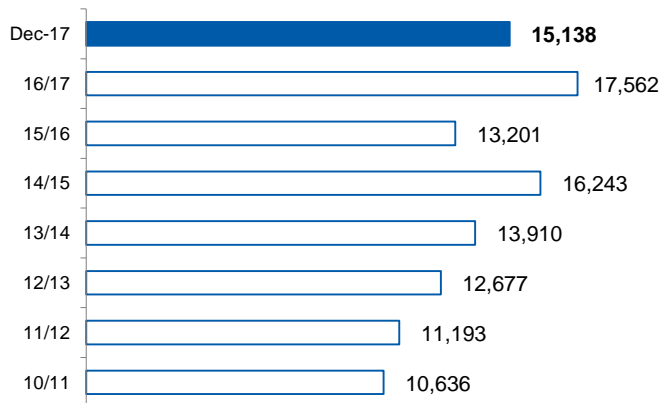
Total # of ATMs



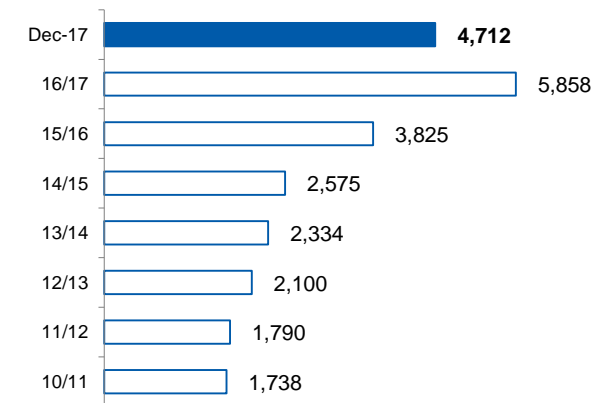
Total # of POS



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

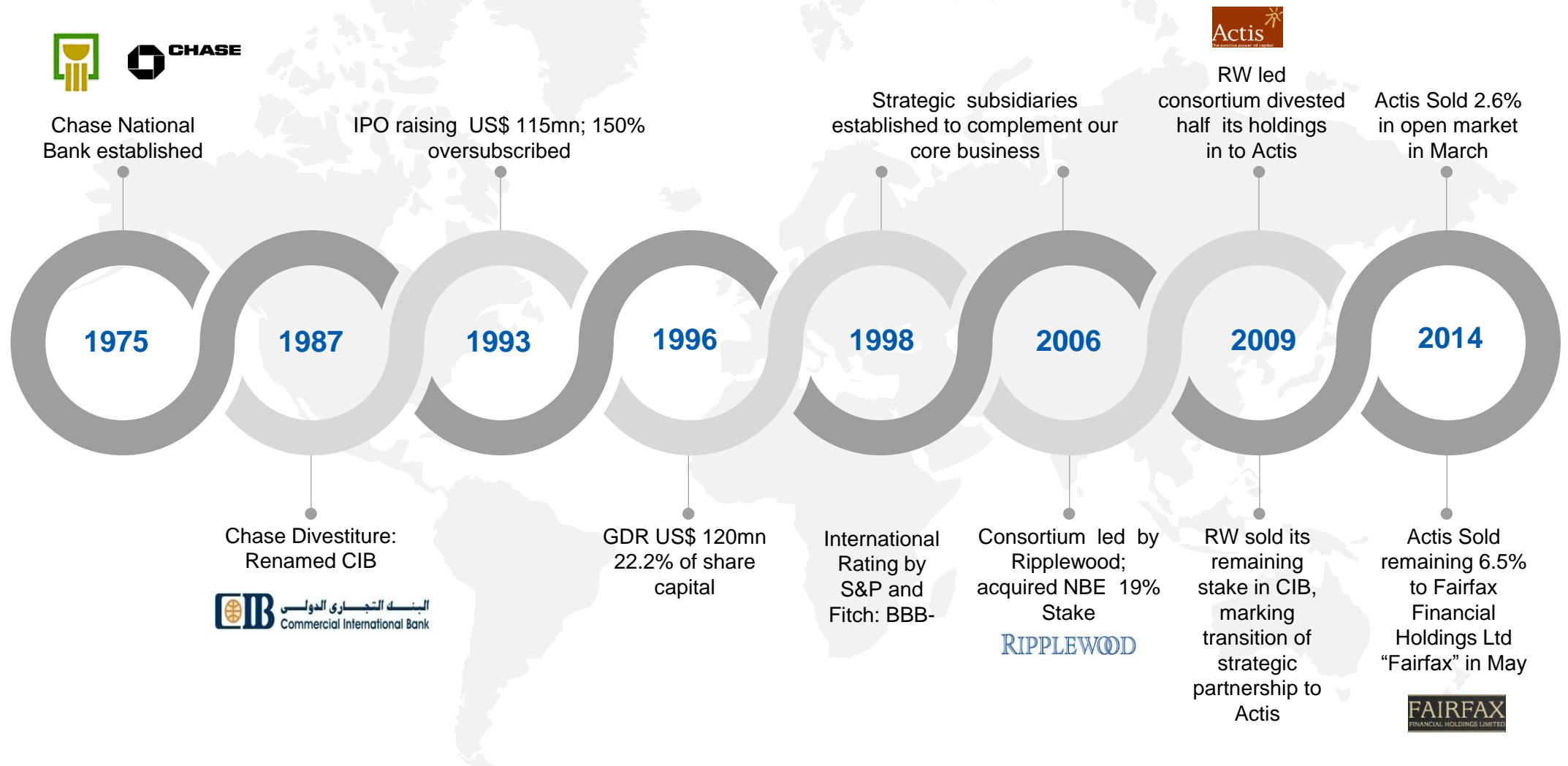
- ⌘ Approved IMF Loan signaling a tremendous confidence boost in Egypt's ability to release its economic potential in a sustainable way
- ⌘ Broad and increasing local consumer base
- ⌘ Government has finalized the new investment law, new industrial license act and the new bankruptcy law which will increase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

Political Stability

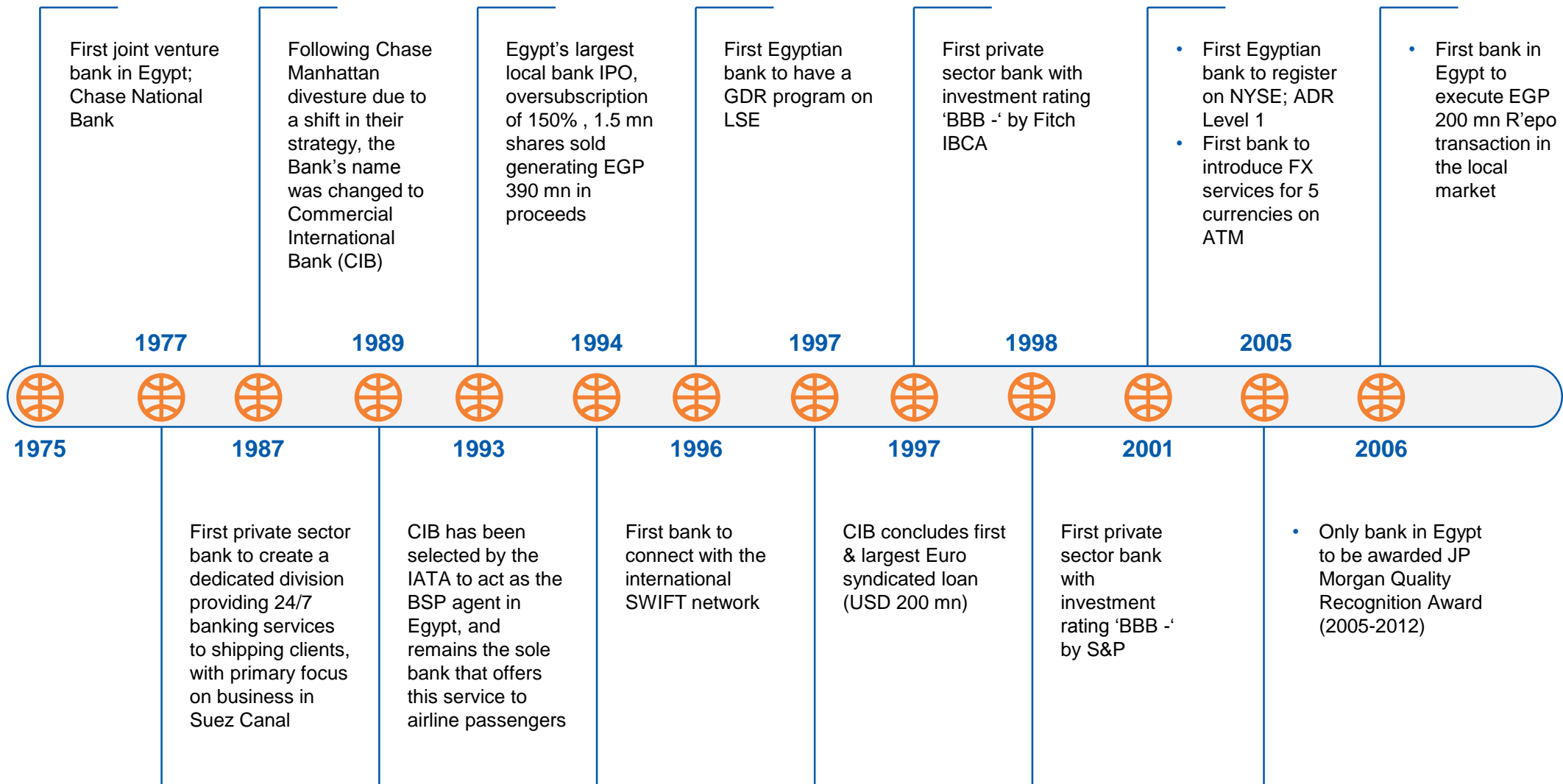
- ⌘ Building new political structure
- ⌘ General optimism about the political future in Egypt
- ⌘ Moving to a more open political system



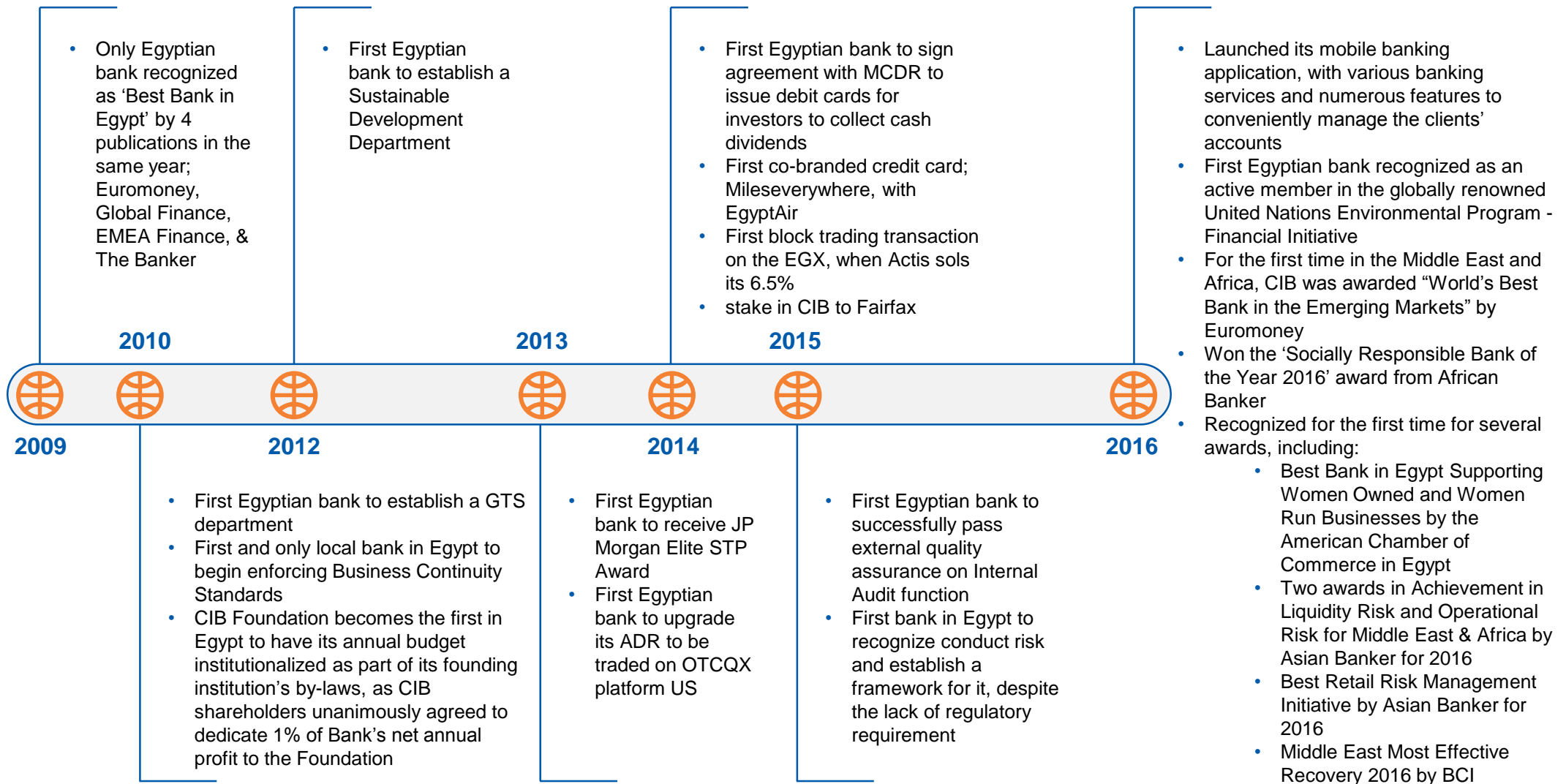
CIB at a Glance



CIB's Key Milestones

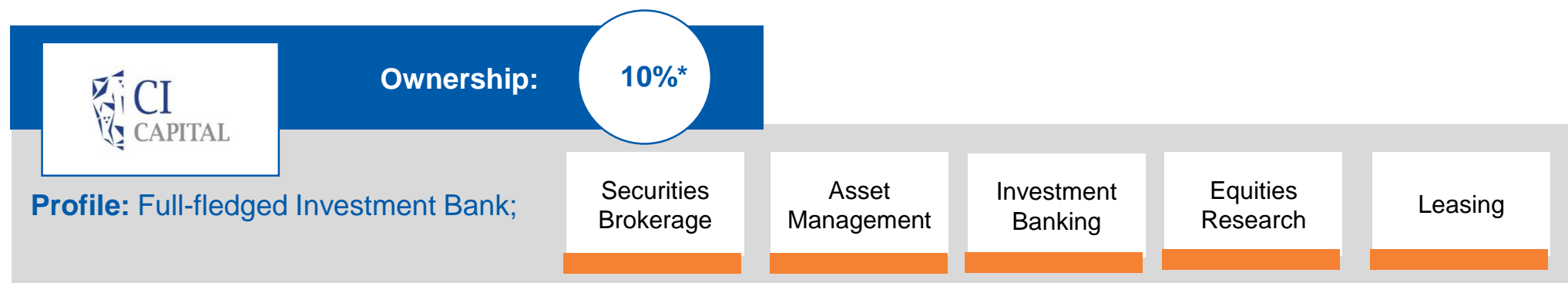
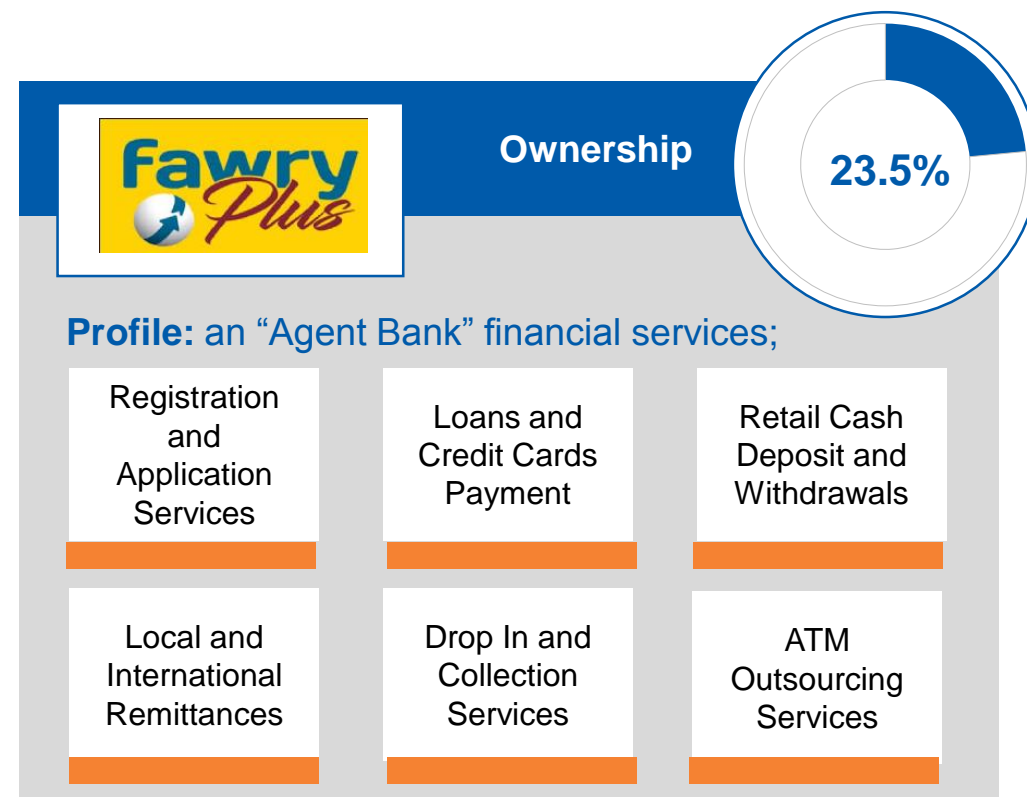
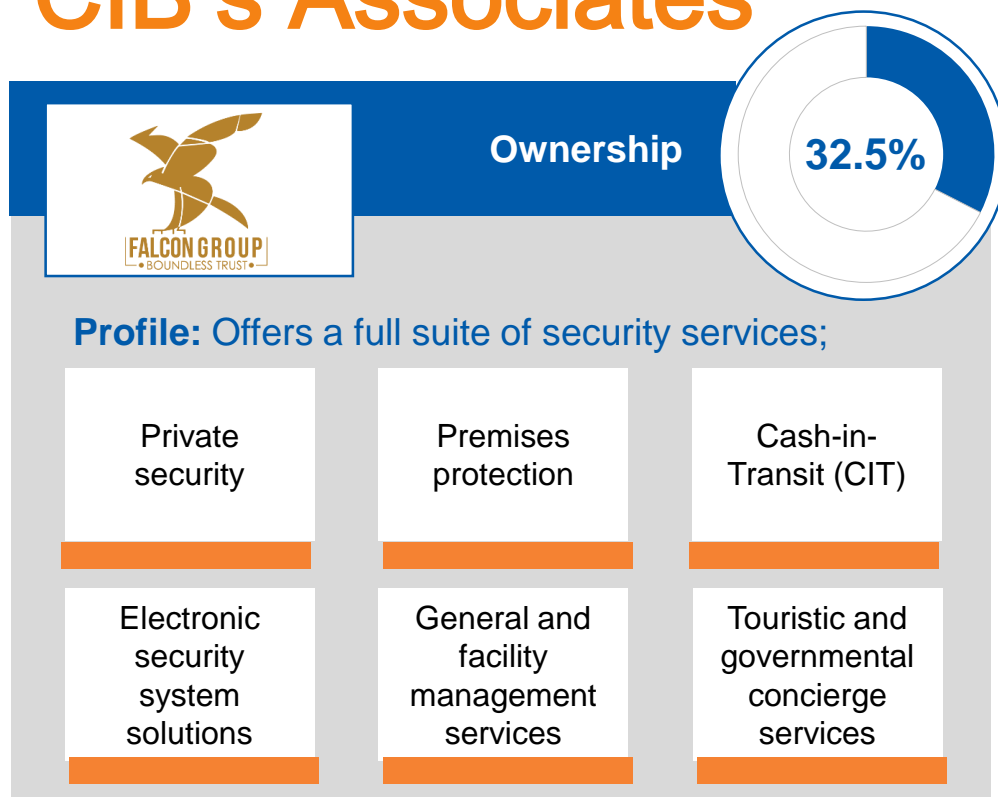


CIB's Key Milestones (Cont'd)





CIB's Associates



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
Profile	<ul style="list-style-type: none"> • Market leader • Prime contributor to profitability 	<ul style="list-style-type: none"> • The take-off for a world class consumer banking franchise
Focus	<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)
Contribution to loans	80.8%	19.2%
Contribution to deposits	25.2%	74.8%
# of customers	11,310	1,257,260

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"> Expanded sales team to 40 RMs Launched industry based account packages 	<ul style="list-style-type: none"> Launched unsecured lending products Expanded coverage area 	Launched industry based lending products	<ul style="list-style-type: none"> Built-up strong relationship team focused on larger corporates 	<ul style="list-style-type: none"> Launched segment based distribution model Launched simpler & faster turnaround products and bundles for small segment 	<ul style="list-style-type: none"> Launch of non-financial services through partner alliances Accredited team members 'Small Business Consultant' New digital channel platform launched for trade & cash management 	

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

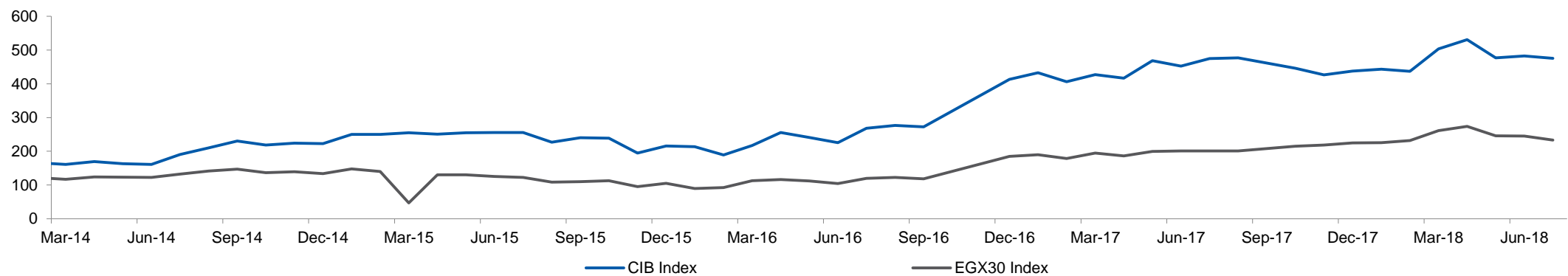
- Shares outstanding 1,161,801,100
- Par value EGP 10.00
- GDR convertibility 1:1

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	99,914mn
Avg. Daily Volume	1.58mn	0.90mn	2.20mn	1.59mn	1.68mn	0.379mn	1.085mn
Avg. Daily Price (EGP)	18.85	24.26	41.30	42.30	46.67	78.43	83.85

Stock Activity*: COMI vs. EGX30



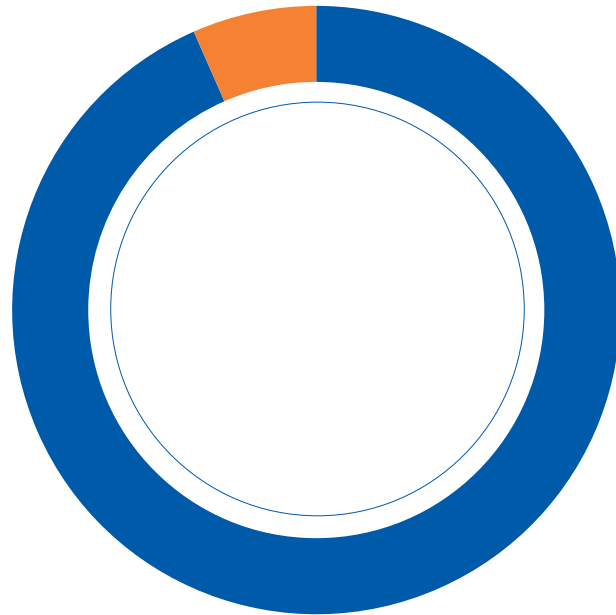
*Normalized after stock dividend as of 24/3/2016

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

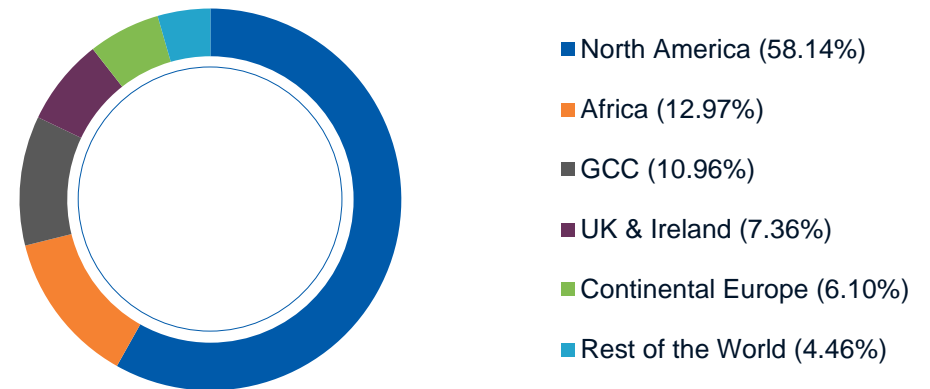
Source: Bloomberg

Shareholding Structure

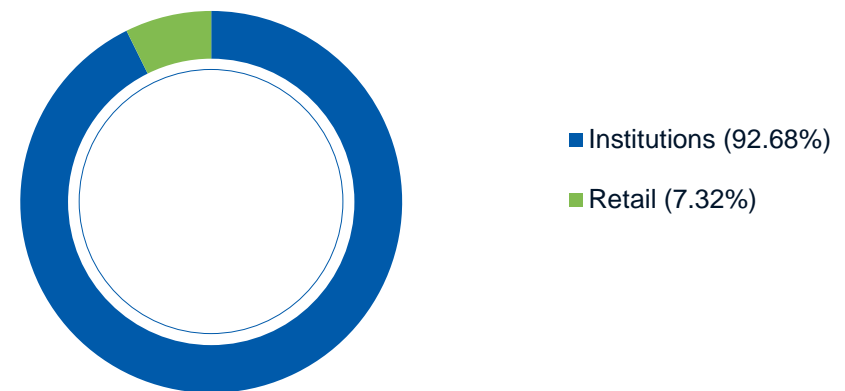


■ Free Float (93.4%) ■ Fairfax (6.6%)*

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

201	Total Branches and Units
119	Cairo
27	Alexandria
25	Sinai and Canal
14	Delta
16	Upper Egypt and Red Sea

Digital Banking

5,005,812	Website Visits
2,000,593	Call Center Calls
771,808	IVR calls
359,630	Internet Banking Users
311,390	Smart Wallet Users
197,674	Mobile Banking Downloads
13,142	POS
877	ATMs

Figures are Year-to-Date (YTD)

Digital Banking Initiatives



- ❑ Reached 37 K Careem captains who are enrolled to Smart wallet platform.
- ❑ Acquired New to bank clients over Smart wallet through Fawry Plus (Service provider) with around 30 K wallets.

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
Financial Performance Drivers	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"> Positioned as trade finance hub for Egypt & Africa Focus on SMEs & underpenetrated retail banking segment Capture the pent-up CAPEX and investments inflow on the back of expected economic recovery
Customer Centricity	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"> 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 upgrade	<ul style="list-style-type: none"> Focus on operational efficiency , automation and productivity gains Digitize banking experience and work towards straight through processing Enforcing advanced business continuity, and security management best practices including cyber security
Organizational Development	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"> 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

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 Bank in Egypt - By Euromoney	Best Bank Transformation in the Middle East - By Euromoney	Best Regional Bank - Northern Africa - By African Banker	Best Sub custodian Bank in Egypt - by Global 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 - 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 June 2018

	Key Indicators	Q2' 2018	Comparison	Commentary	
Profitability	REVENUES NPAT ROAE ROAA	EGP 4,998 mn EGP 2,403mn 34.1% 3.09%	EGP 3,554 mn; Q2'17 EGP 1,828 mn; Q2'17 31.6%; Q2'17 2.66%; Q2'17	41% YoY 31% YoY 8% YoY 17% Yoy	▲ ▲ ▲ ▲
Efficiency	NIM* COST/INCOME	6.69% 18.7%	4.72%; Q2'17 21.5%; Q2'17	42% YoY -13% YoY	▲ ▼
Assets	TOTAL ASSETS NET LOANS	EGP 312,179mn EGP 107,083 mn	EGP 294,782 mn; Q4'17 EGP 88,428 mn ;Q4'17	6% YtD 21% YtD	▲ ▲
Asset Quality	NPLs/GROSS LOANS* COVERAGE RATIO*	4.50% 216%	5.11%; Q1'18 202%; Q1'18	-12% QoQ 7% QoQ	▼ ▲
Funding	CUSTOMER DEPOSITS LOAN TO DEPOSIT RATIO*	EGP 266,826 mn 44.92%	EGP 250,723 mn; Q4'17 42.19%; Q1'18	6 % YtD 6% QoQ	▲ ▲
Equity & Capital	SHAREHOLDERS' EQUITY CAR	EGP 28,525 mn 17.93%	EGP 28,439 mn; Q4'17 17.87%; Q1'18	0% YtD 0% QoQ	▲ ▲

*Ratios on a standalone basis

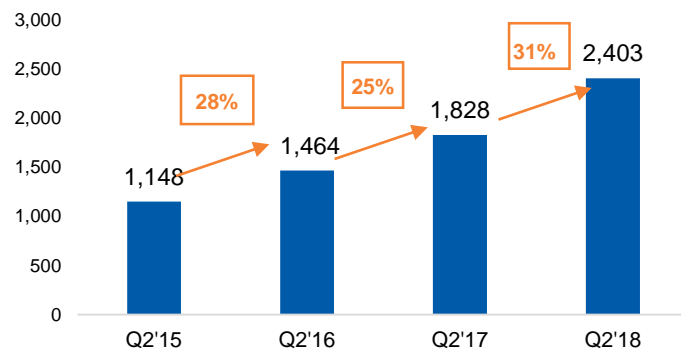
This slide shows CIB's Q2' 2018 performance

Figures on a consolidated basis unless otherwise stated

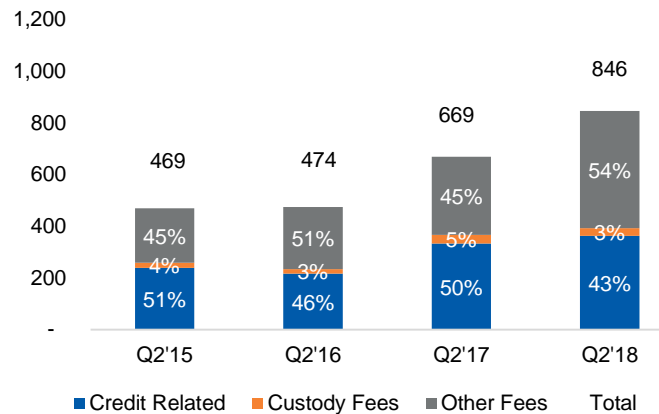


Performance Snapshot: Profitability

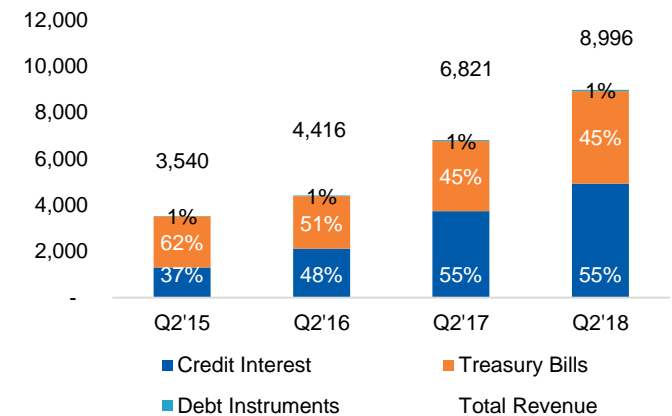
Net Profit After Tax



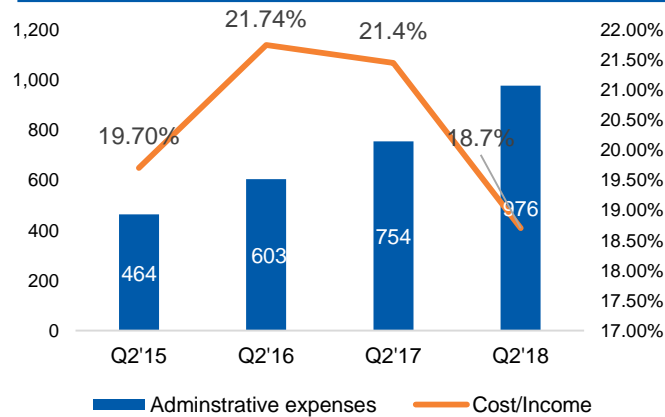
Fees & Commission Break-down



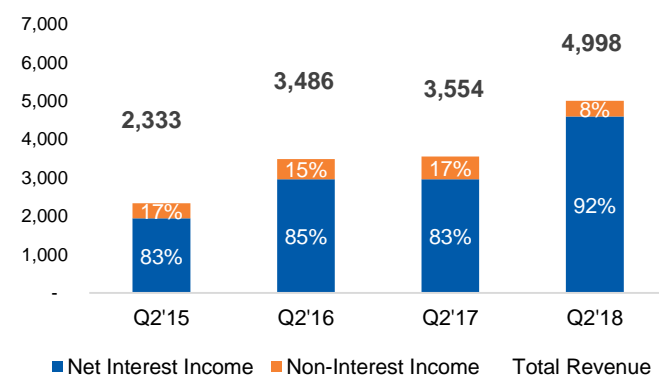
Interest Income Break-down



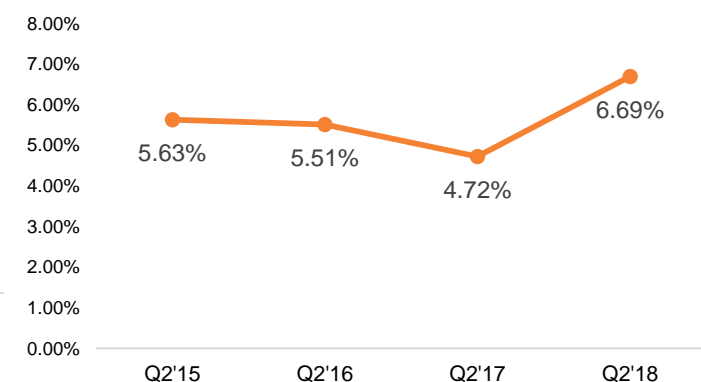
Cost to Income & Expenses



Revenue Breakdown



Net Interest Margin



*Ratios on a standalone basis

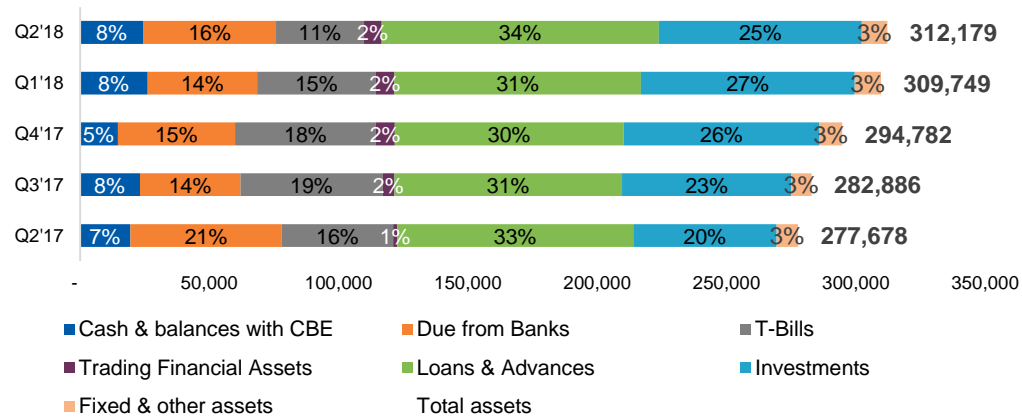
This slide shows CIB's Q2 2018 performance, figures on a consolidated basis unless otherwise stated

figures stated in millions

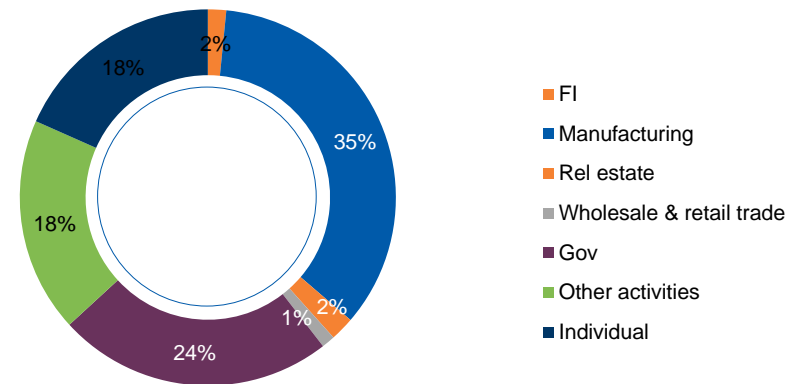


Performance Snapshot: Balance sheet

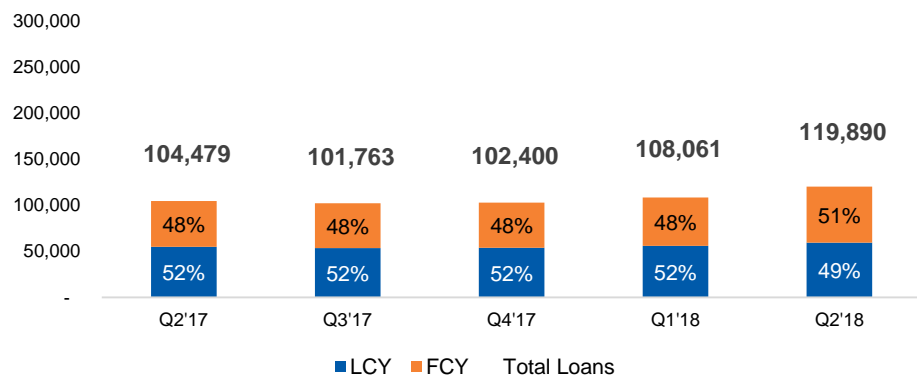
Split of Assets by type



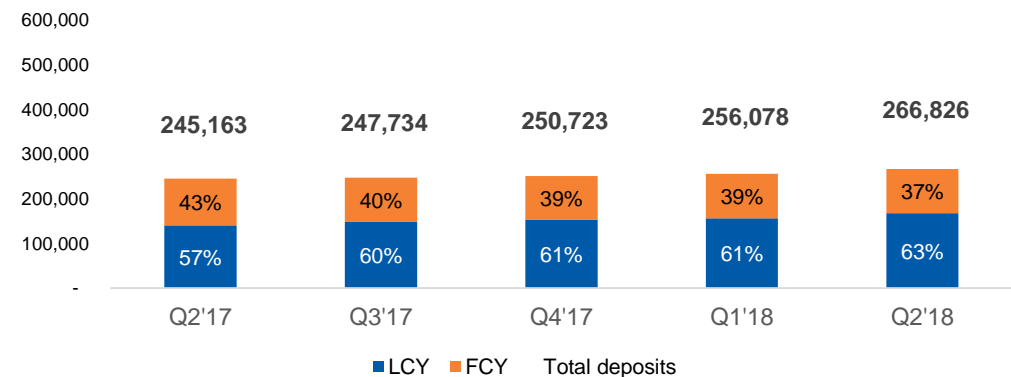
Loan portfolio by industry Q2'2018



Loans Breakdown Q2' 2018



Deposits Breakdown Q2'2018



*Ratios on a standalone basis

This slide shows CIB's Q2 2018 performance, figures on a consolidated basis unless otherwise stated

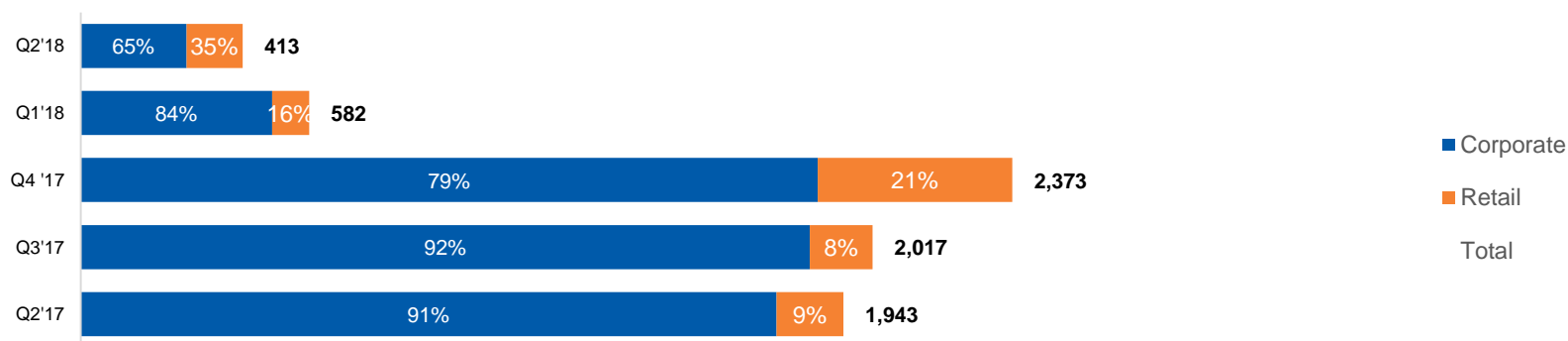
figures stated in millions



Performance Snapshot: Asset Quality

	Q2'17	Q3'17	Q4'17	Q1'18	Q2'18
*NPL Ratio	6.81%	6.94%	6.95%	5.11%	4.50%
*Coverage	148%	155%	154%	202%	216%

NPLs by segment** (EGP Mn)



*Ratios on a standalone basis

This slide shows CIB's Q2 2018 performance

Figures on a consolidated basis unless otherwise stated

Figures stated in millions

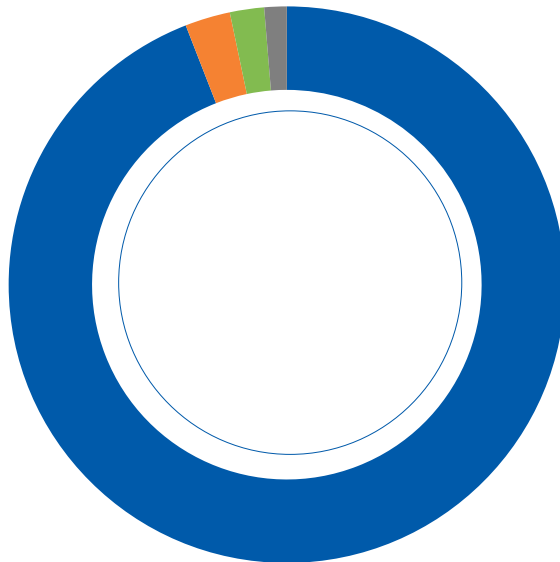
**Net of provisions



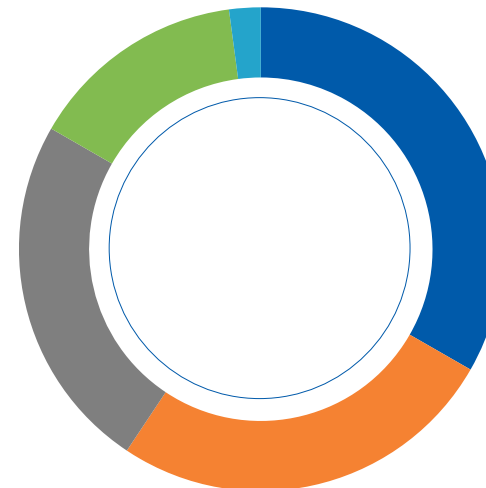
Performance Snapshot :Funding Overview

Funding Structure

- Due to Customers (94.07%)
- Other Liabilities (2.63%)
- Due to Banks (1.99%)
- Other Term Loans (1.30%)



Customer Deposit Mix



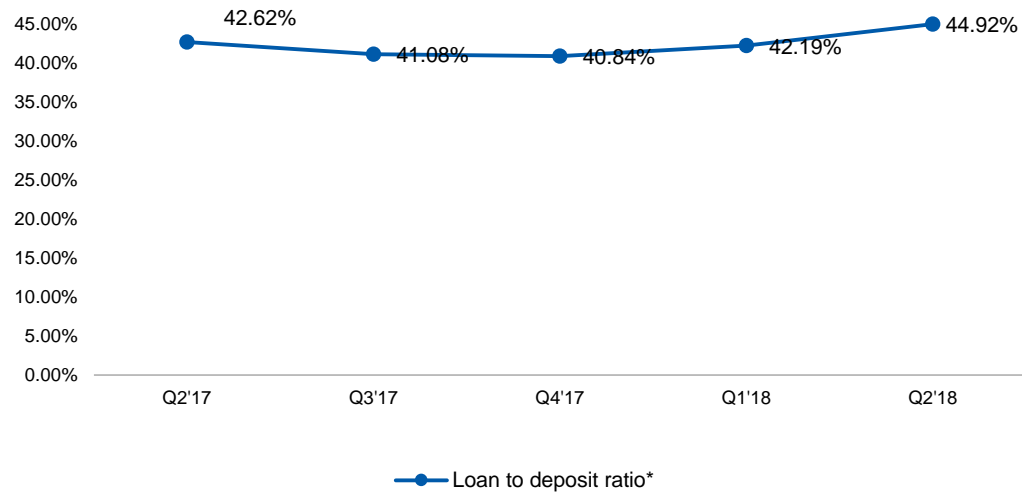
- Demand (33.29%)
- CDs (26.06%)
- Savings (23.96%)
- TDs (14.59%)
- Other (2.10%)

CIB's funding structure has no wholesale funds

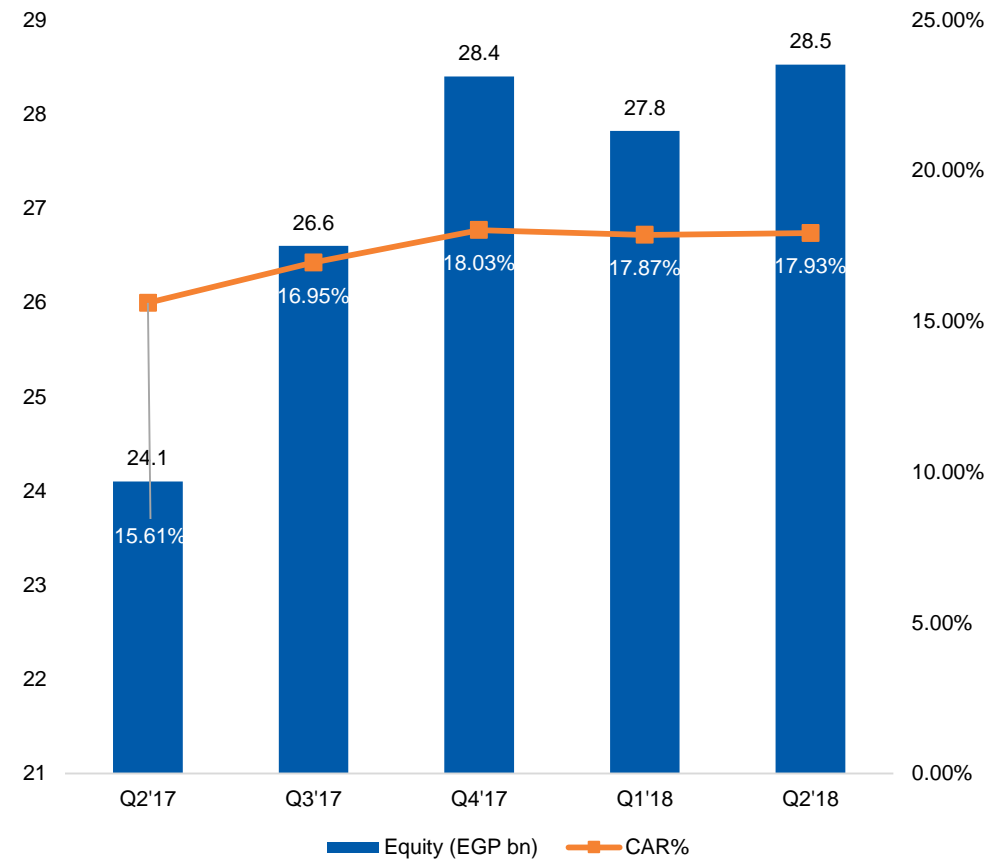


Performance Snapshot: Funding & Capital

Loans to Deposit Ratio



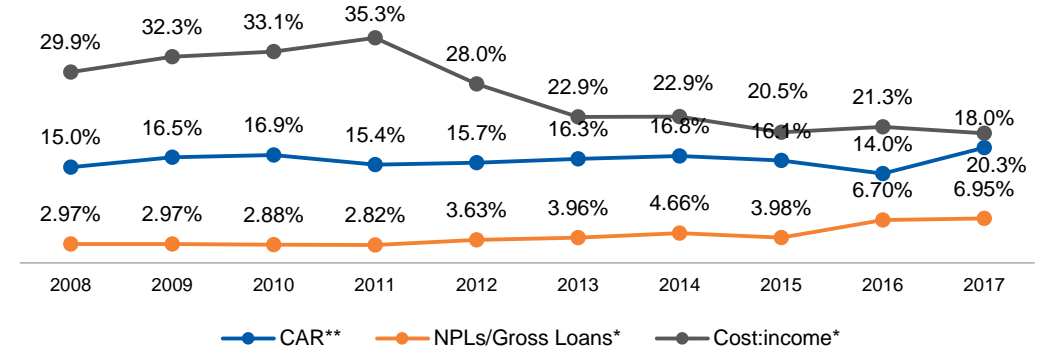
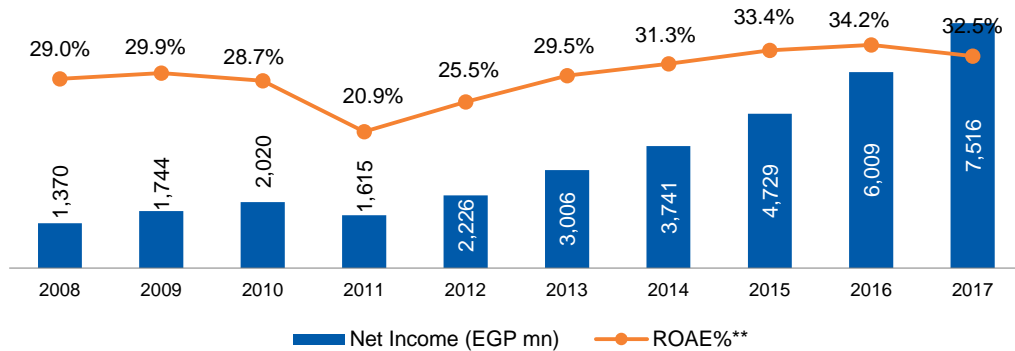
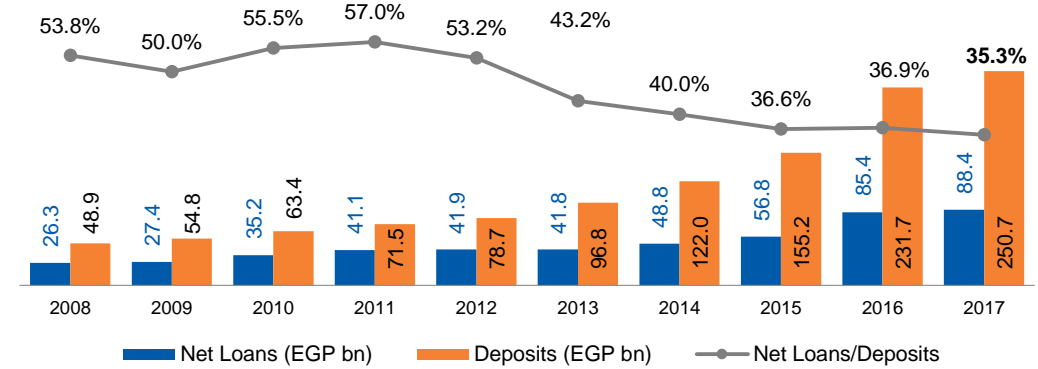
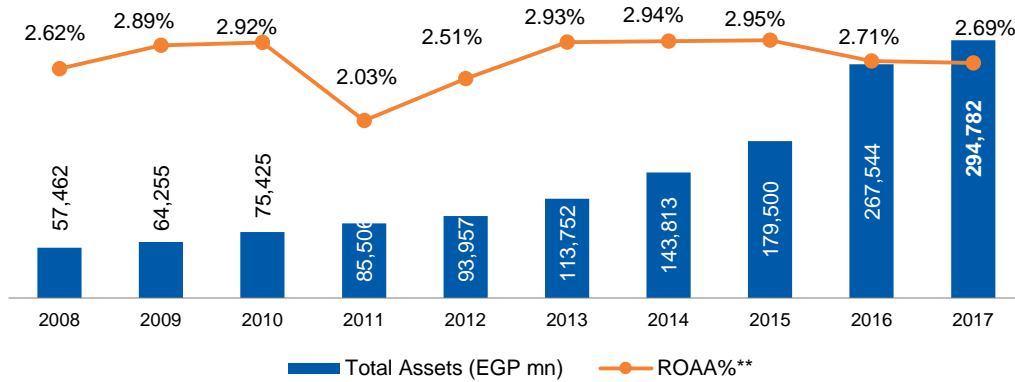
Capitalization



*Ratios on a standalone basis

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

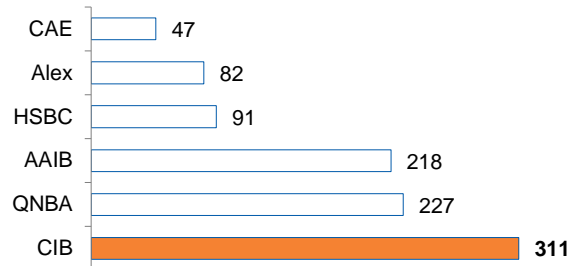
* Figure on a standalone basis

** Ratio after appropriation

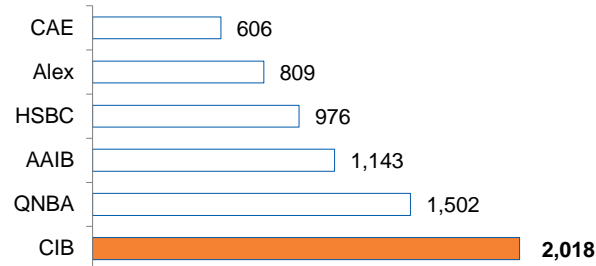
Figures on a consolidated basis unless otherwise stated

Position Among Peers

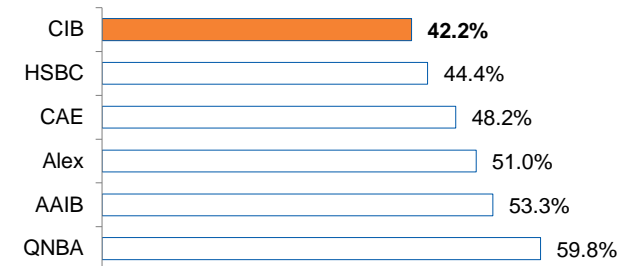
Total Assets (EGP Bn)



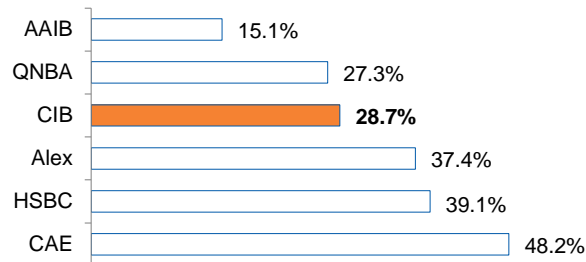
Net Income (EGP Mn)



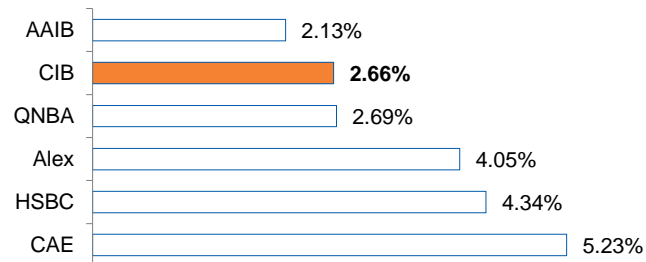
Gross Loans/Deposits



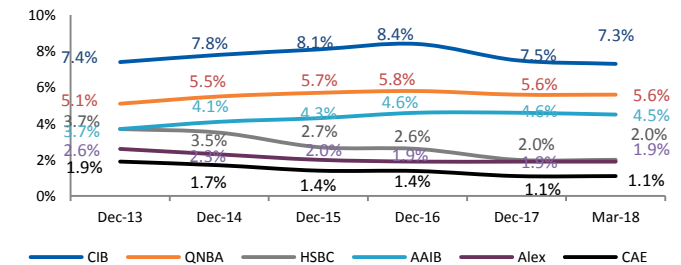
ROAE



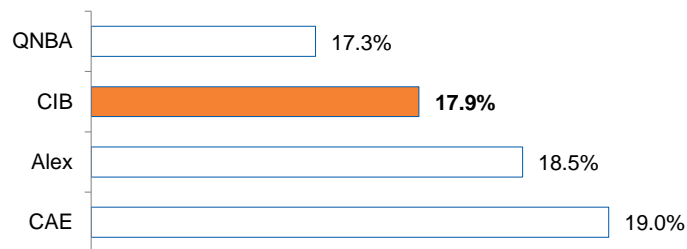
ROAA



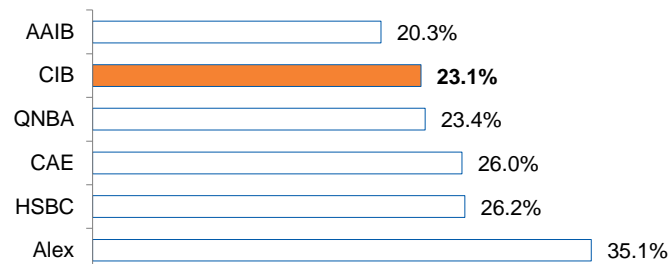
Deposits Market Share



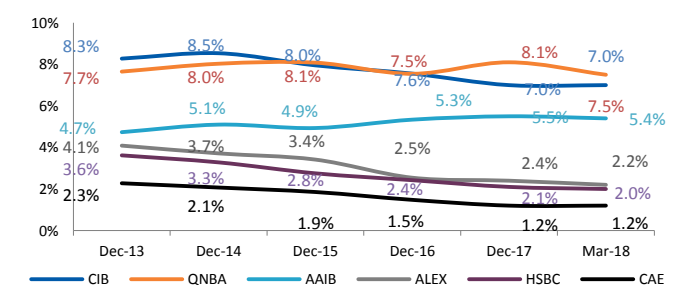
CAR



Cost/Income



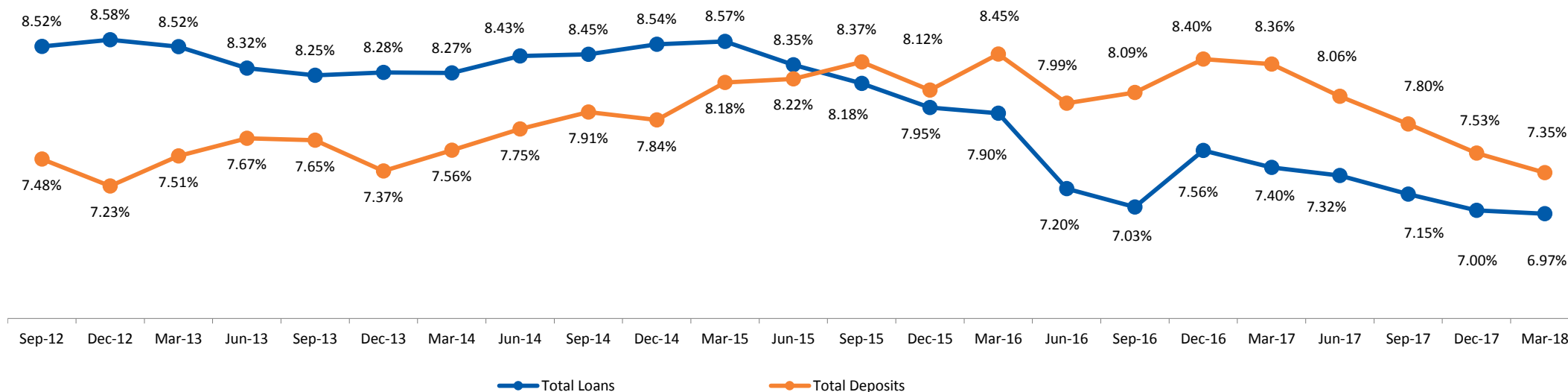
Loans Market Share



Peer Analysis figures as of March 2018



Market Share



Loan Market Share as of March.'18

Total Loans 6.97%

- LCY Loans 5.56%
- FCY Loans 9.56%
- Household Loans 7.52%
- Institutional Loans 6.86%

Deposit Market Share as of March.'18

Total Deposits 7.35%

- LCY Deposits 5.85%
- FCY Deposits 12.23%
- Household Loans 6.98%
- Institutional 8.07%

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 4,424mn

Total revenues EGP
9,149mn

Asset Quality

NPL/Gross loans 4.50%*

Direct Coverage Ratio
216%*

Liquidity

High liquidity

Gross LDR 44.93%

KPIs

ROAA 2.92%

ROAE 31.1%

Cost/income
20.6%

Largest in

Total Assets
EGP 312bn

Deposits EGP
267bn

Market Cap
EGP 99bn**



Thank You!

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