



INVESTOR RELATIONS PRESENTATION

Year End-2018



A BANK TO TRUST



TABLE OF CONTENTS

Overview	3	About CIB	12	Financial Review	27	Conclusion	37
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Disclaimer

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- The information in this presentation may contain future projections and forward-looking statements that reflect the bank's current views with respect to future events and financial performance. These views are based on current assumptions which are subject to various risks and thus, may change over time
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Egypt's Fact Sheet

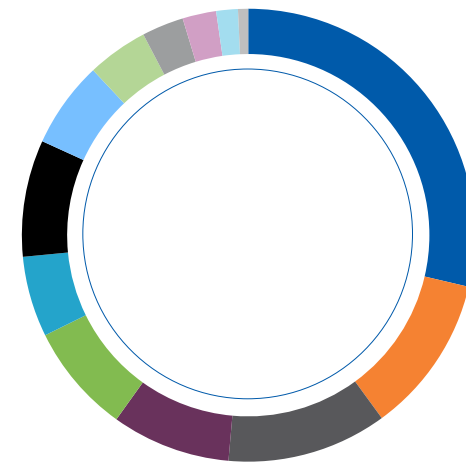
Country Profile

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	98.1mn ²
Median age	24 ^{2*}
Labor force/population	43.2% ^{1*}
Unemployment rate	10% ^{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 (27.62%)	Agriculture (10.89%)
Trade (11.02%)	Construction (8.19%)
Gross Exports (7.54%)	Government (5.55%)
Mining (8.03%)	Remittances (5.95%)
Transportation (4.19%)	Financial Services (2.88%)
Tourism (2.32%)	Suez Canal (1.49%)
FDI (0.70%)**	

¹ CBE, Figures as of July/March 2017/2018

² CAPMAS, as of 01/20/2019

^{1*} CAPMAS, as of Q3'2017-2018

^{2*} CIA, World Fact Book

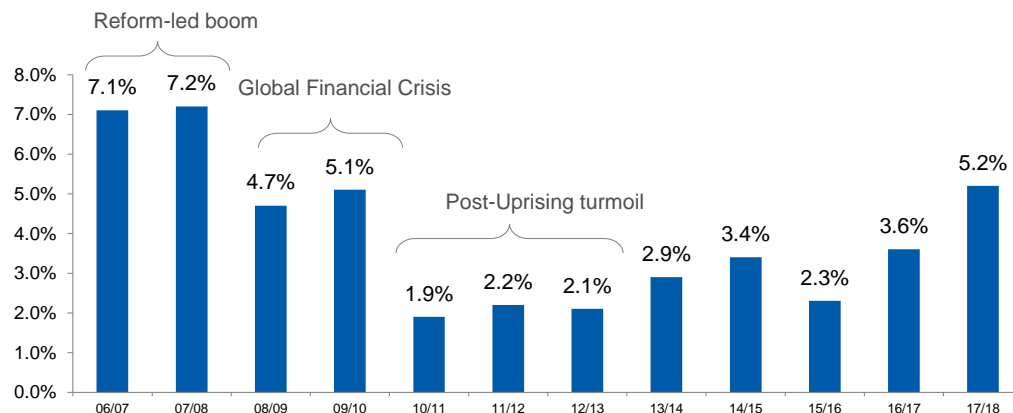
^{*} CBE, Preliminary figure

^{**} CBE, figure as of Q4'2017/2018

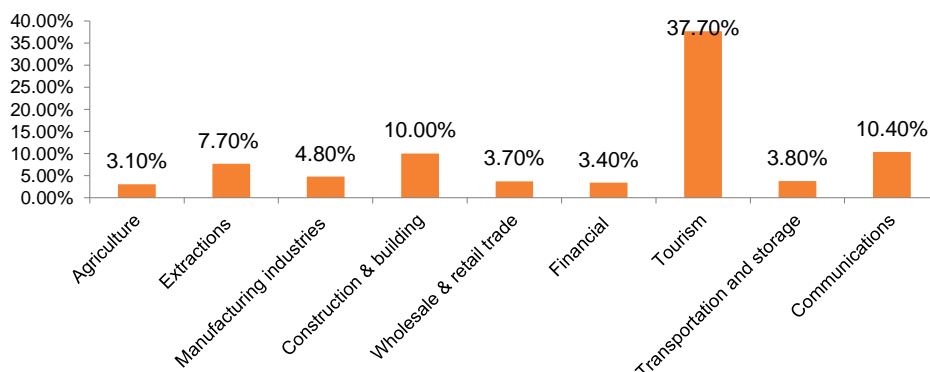


Macro-Environment- Real Sector

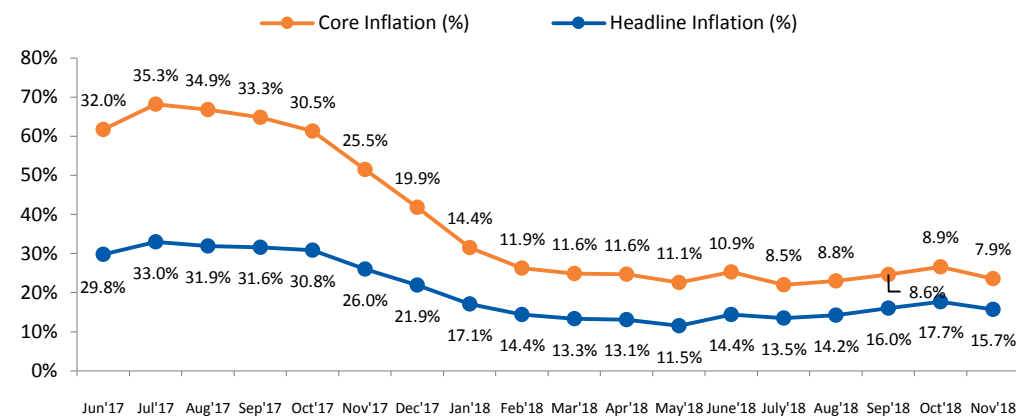
Real GDP Growth* (%)



Key Sector Growth rates****



Inflation (%)



Manageable debt

- ⊕ Net International Reserve: \$44bn (Nov'18)
- ⊕ Current A/C balance: \$-492.8mn²
- ⊕ LT external debt: \$80.3bn²
- ⊕ ST external debt: \$12.2bn²
c.80% of debt in LCY, held by public sector

Growth Opportunities

- ⊕ Total GDP: EGP 1,060,997.9mn^{***}
- ⊕ GDP/Capita: \$12,697 (2017)³

CONSUMPTION**

- ⊕ Private consumption/GDP: 81.9%
- ⊕ Public consumption/GDP: 9.8%

*GDP at Factor Cost

**CBE, figures as of Q4'2017/2018

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

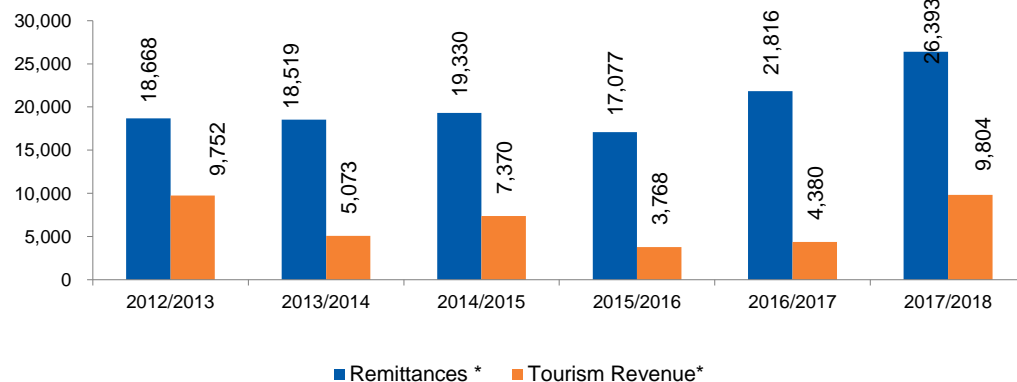
²CBE, figures as of Q4'2017/2018

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

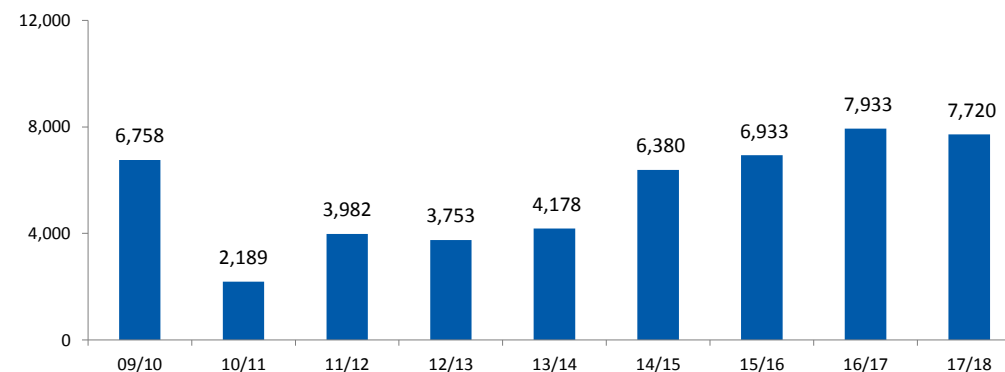
**** As of FY17/18

External Sector (BOP)

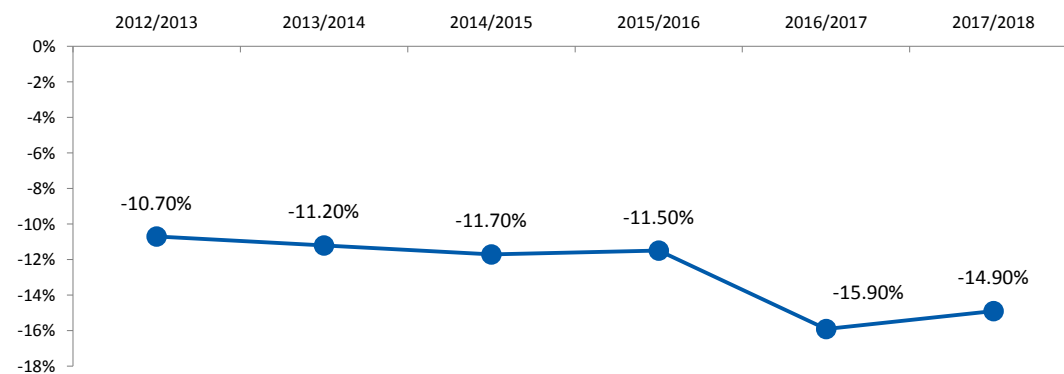
Tourism & Remittance proceeds



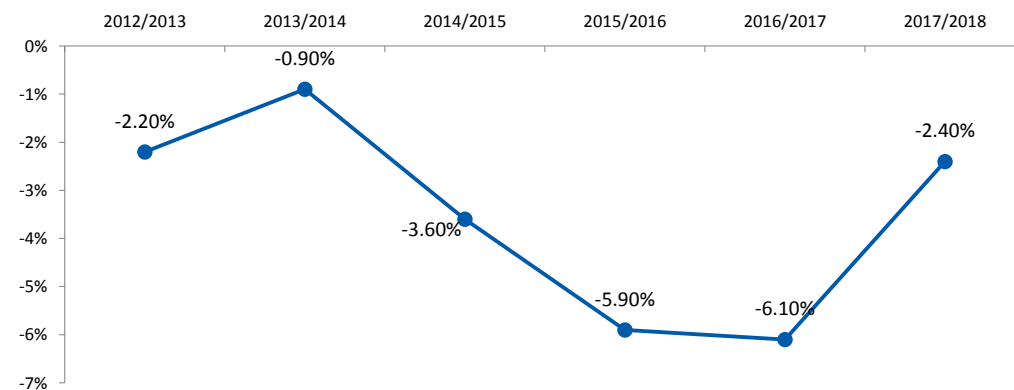
Foreign Direct Investment (FDI)*



Trade Deficit (% GDP)**



Current Account balance (% GDP)**

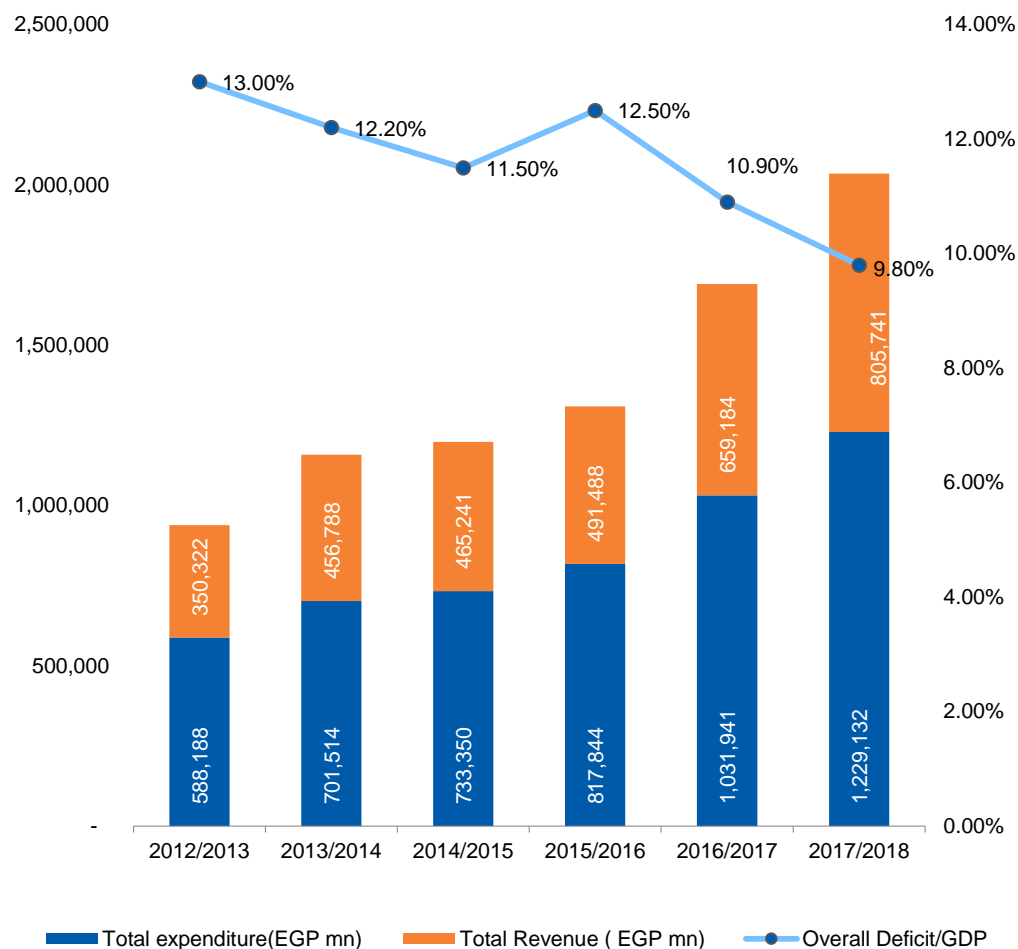


* In USD mn

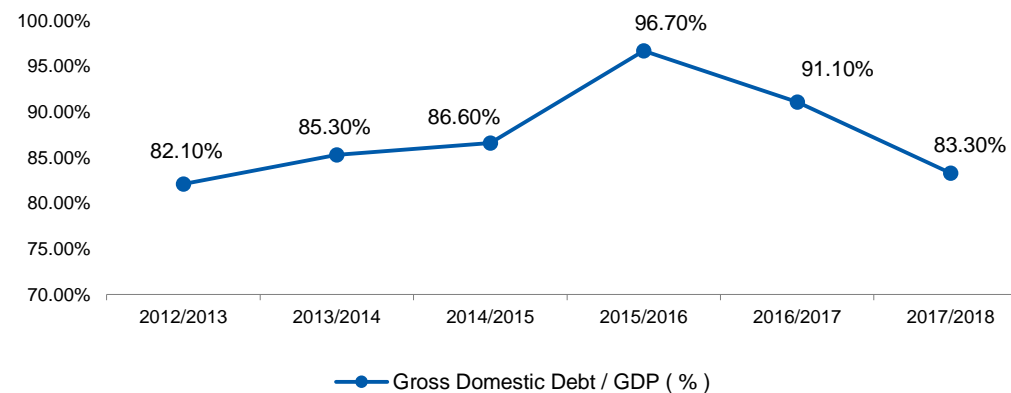
** CBE, figures as of Q4 2017-2018

Fiscal Sector & Debt

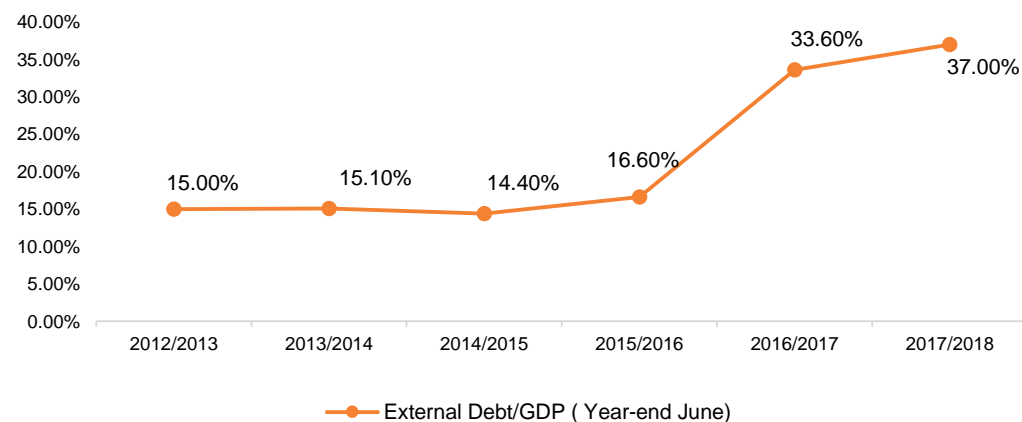
Fiscal Budget



Gross Domestic Debt/GDP (%) - Fiscal Year



External Debt/GDP - Fiscal Year



Economic outlook & Credit Rating

Projected Economic Indicators	Q1/19	Q2/19	Q3/19	Q4/19	2020	
GDP Growth Rate	5.6	5.6	5.1	5.7	5.8	percent
Unemployment Rate	9.1	8.5	7.9	8.0	7.5	percent
Inflation Rate	13	12.5	12.3	12.0	9.5	percent
Government Debt to GDP	85	85	85	85	83	percent
Current Account to GDP	-4.5	-4.5	-4.5	-4.5	-3.9	percent

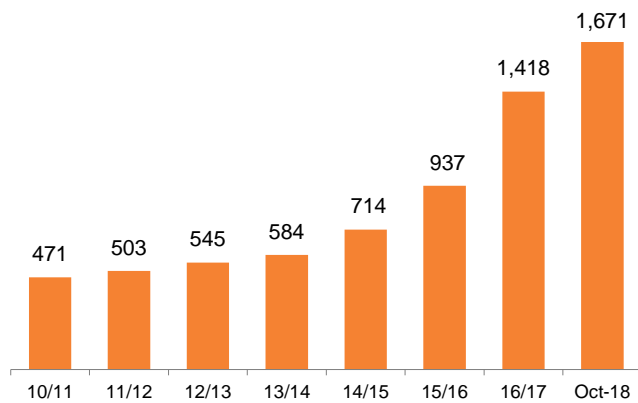
Credit Rating	Current Rating			Previous Rating		
	LT FCY	ST FCY	Outlook	LT FCY	ST FCY	Outlook
Fitch	B	B	Positive	B	B	Stable
S&P	B	B	Stable	B-	B	positive
Moody's**	B3	B3	positive	B3	B3	Stable
CI***	B+	B	Positive	B	B	Positive

Source : Trading Economics

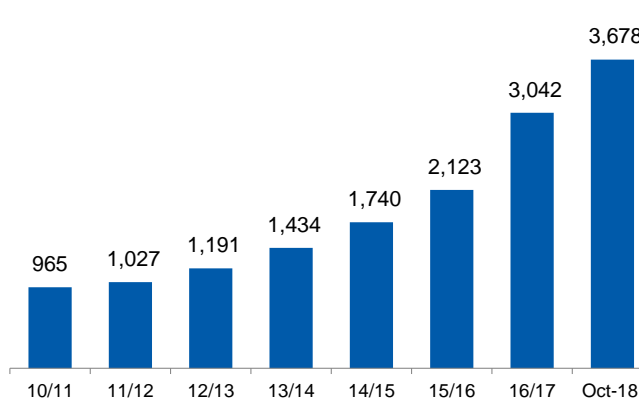
** According to the latest Upgrade Aug 28th 2018 *** According to the latest upgrade Sep 27th 2018

Egypt's Banking Sector

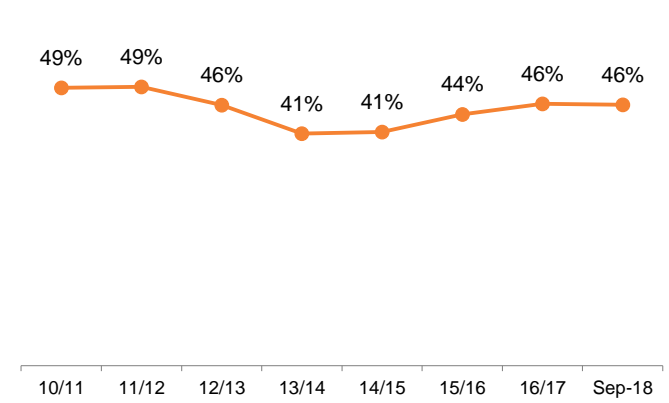
Total loans (EGP bn)



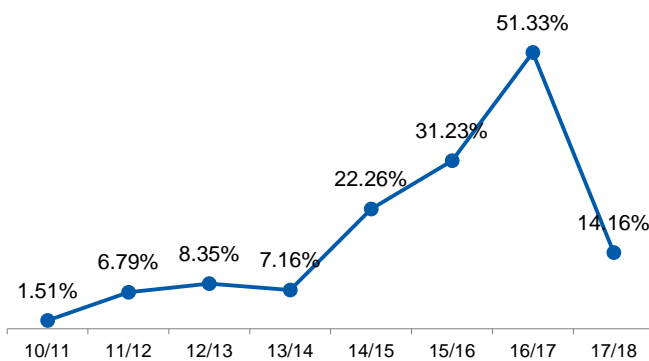
Total deposits (EGP bn)



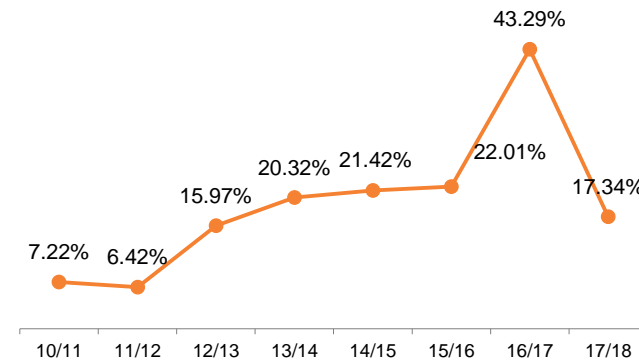
LDR (%)



Loan growth (%)



Deposit growth (%)



Underleveraged

- Total # of banks: **38***
- Total bank lending facilities/GDP: **37.93%****
- Corporate loans/GDP: **31.11%****
- Household debt/GDP: **6.82%****
- Loans/Deposits: **45.76%*****

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

***As of October 2018

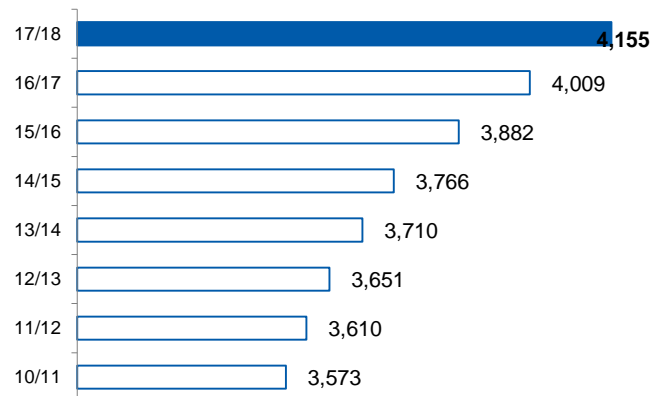
**GDP by expenditure at market price, Data as of October 2018

Figures as per CBE

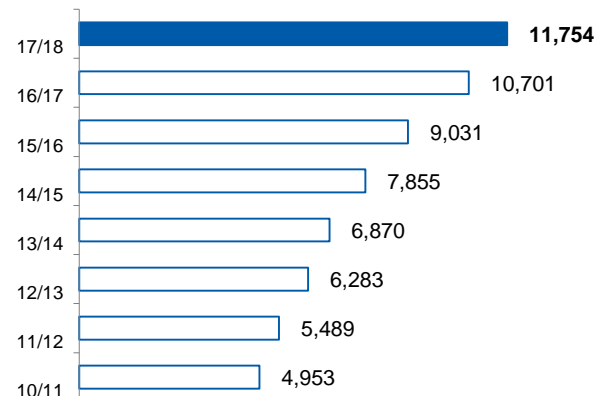


Egypt's Banking Sector (Cont'd)

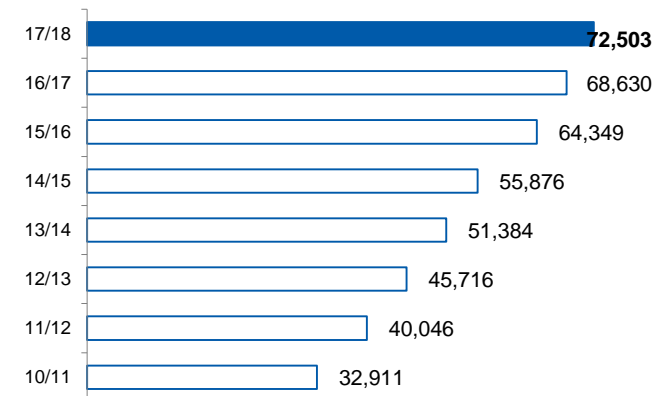
Total # of branches



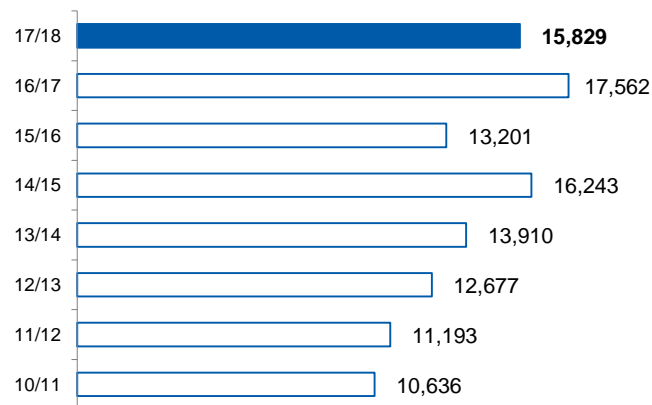
Total # of ATMs



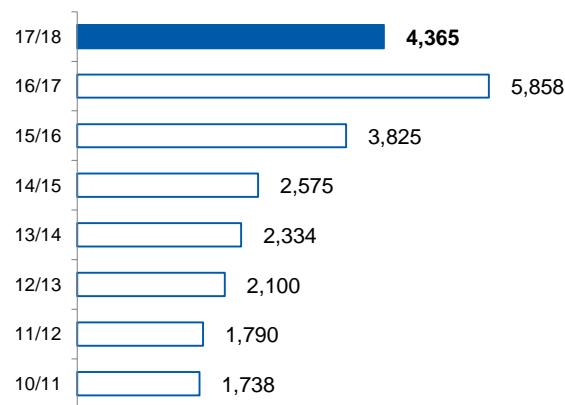
Total # of POS



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

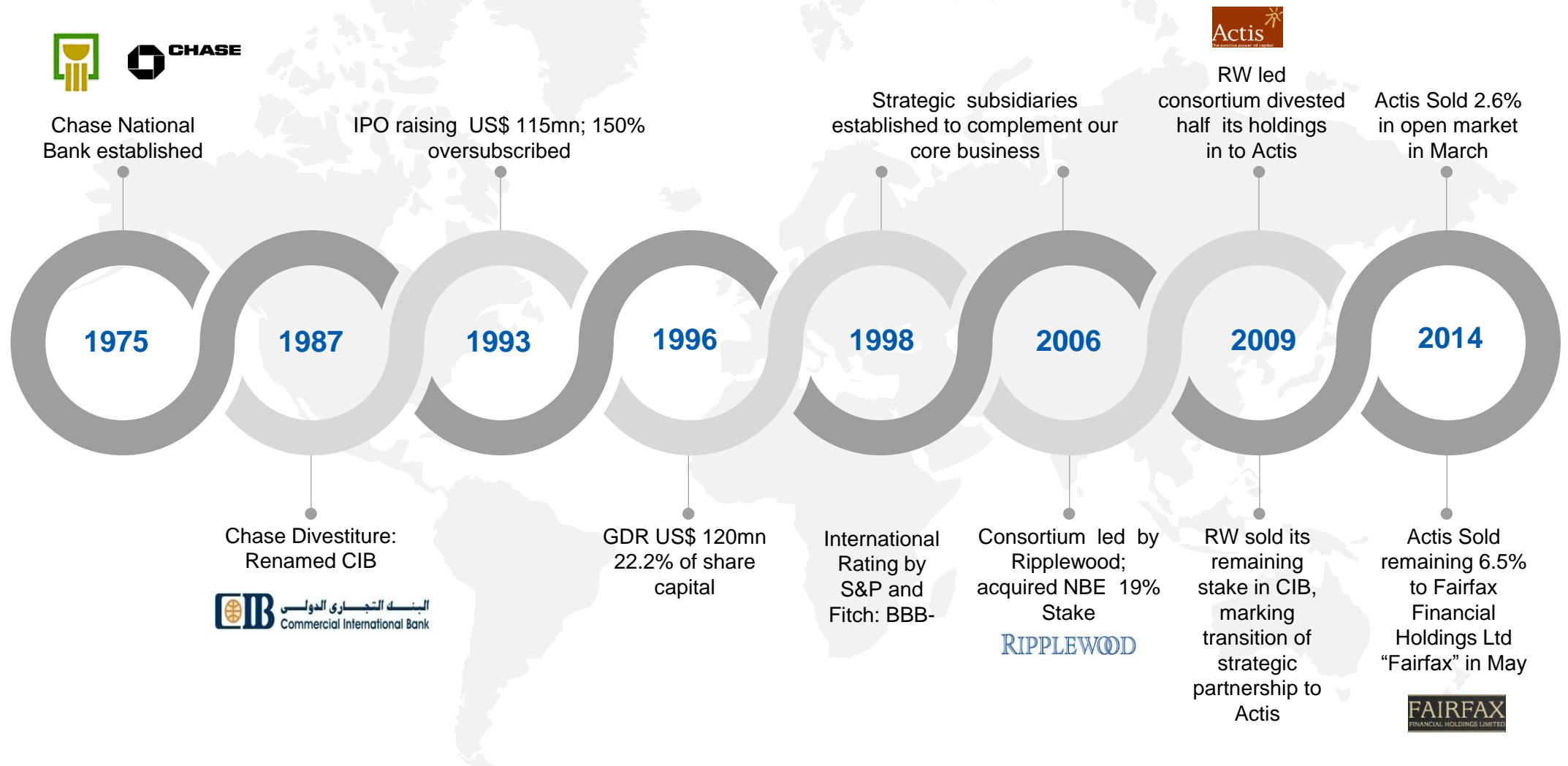
- ⌘ Approved IMF Loan signaling a tremendous confidence boost in Egypt's ability to release its economic potential in a sustainable way
- ⌘ Broad and increasing local consumer base
- ⌘ Government has finalized the new investment law, new industrial license act and the new bankruptcy law which will increase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

Political Stability

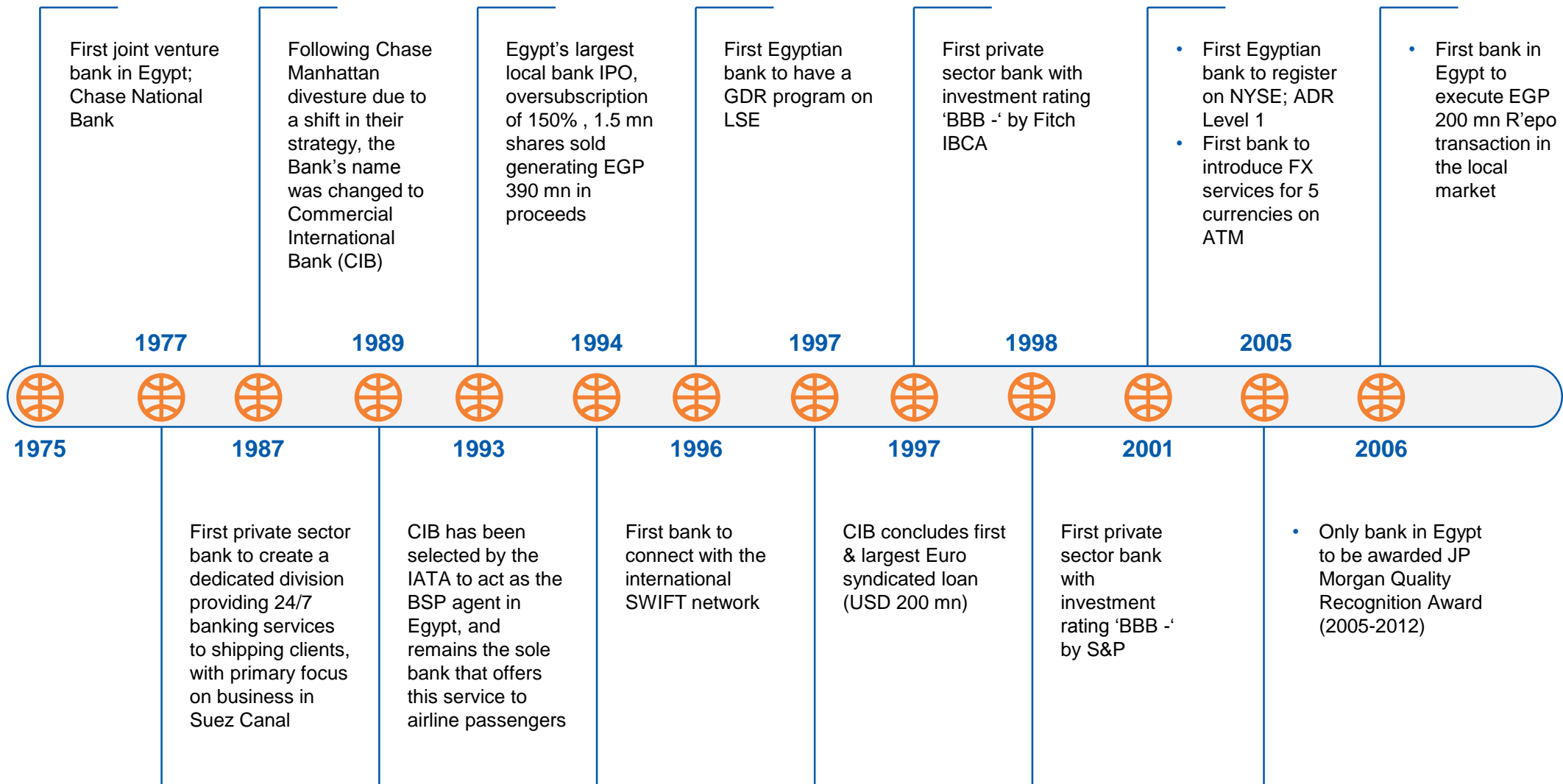
- ⌘ Building new political structure
- ⌘ General optimism about the political future in Egypt
- ⌘ Moving to a more open political system



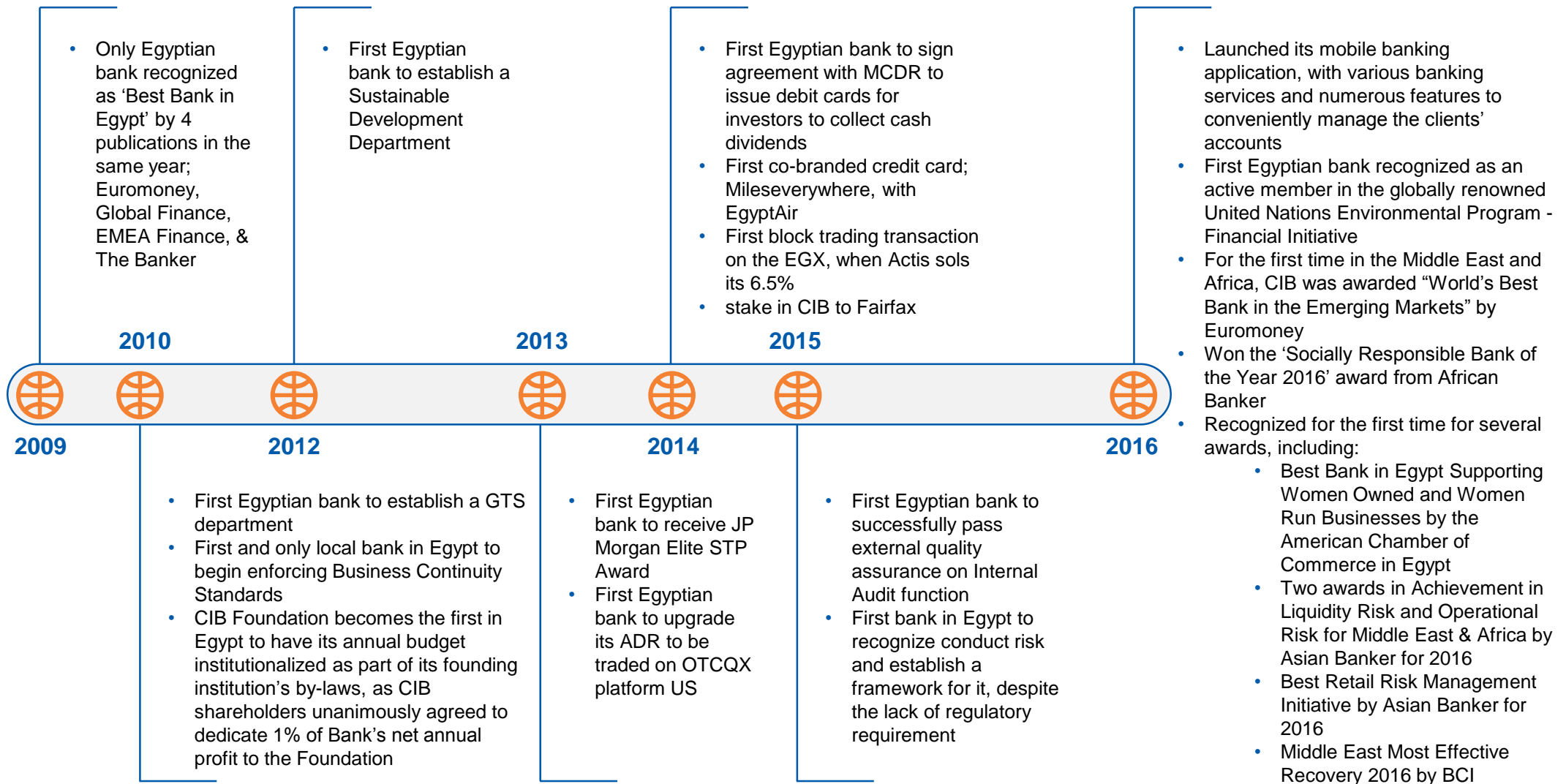
CIB at a Glance



CIB's Key Milestones




CIB's Key Milestones (Cont'd)





CIB's Associates & Subsidiaries




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 99.98%

Established in 2018, CVentures is Egypt's first corporate venture capital firm focused primarily on investing in category-defining companies with the potential to create meaningful change in financial services. CVentures primarily participates in investment rounds, and —on a selective basis — seed investment rounds in core financial applications.

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.

** CI Capital is now within the available for sale investment portfolio. On the back of CI Capital's Initial Public Offering and Capital Increase, CIB's stake in CI Capital was diluted to reach 7.56%.*

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	80.0%	20.0%
Contribution to deposits	25.2%	74.8%
# of customers	11,406	1,350,768

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	▶	2013	▶	2015	▶	2016	▶	2017	▶	2018	▶
Pilot launch		Formal launch with liability-led strategy		<ul style="list-style-type: none"> Launched unsecured lending products Expanded coverage area 		<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"> Accredited team members 'Small Business Consultant' New digital channel platform launched for trade & cash management 		<ul style="list-style-type: none"> Innovative lending data based eligibility system New predictive models to detect fraud and provide early warning signals for borrowers with a high degree of accuracy 	

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

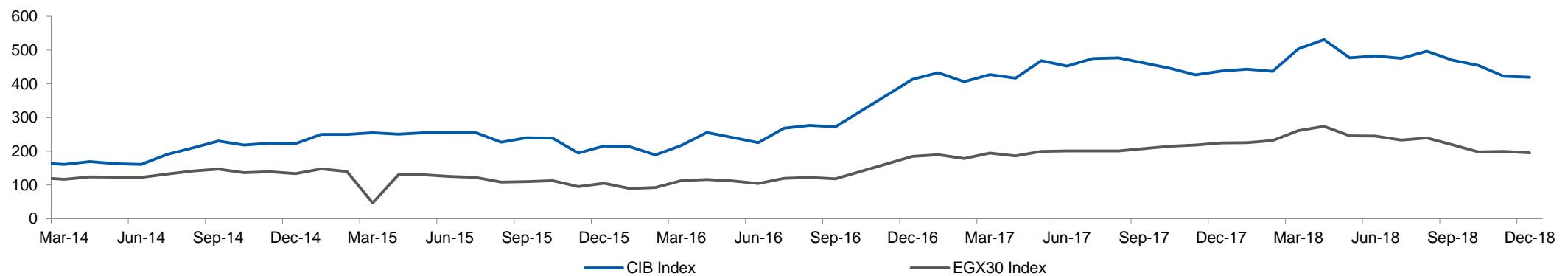
- Shares outstanding 1,166,833,600
- Par value EGP 10.00
- GDR convertibility 1:1

52 Weeks Performance

- High EGP 96.50
- Low EGP 67.00

	2013	2014	2015	2016	2017	2018	YTD 2019***
Market Cap. (EGP)	29,329mn	44,673mn	43,691mn	93,463mn	94,826mn	86,438.9mn	103,451.4mn
Avg. Daily Volume	0.90mn	2.20mn	1.59mn	1.68mn	0.379mn	0.359mn	0.367mn
Avg. Daily Price (EGP)	24.26	41.30	42.30	46.67	78.43	82.06	80.40

Stock Activity*: COMI vs. EGX30



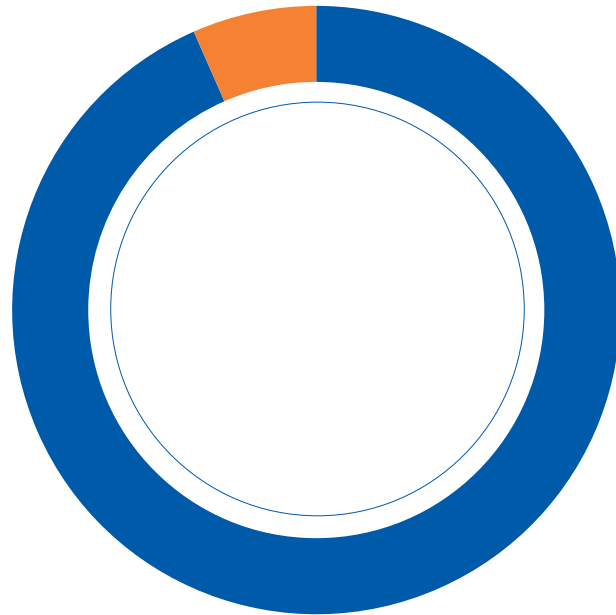
*Normalized after stock dividend as of 24/3/2016

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 02/6/2018

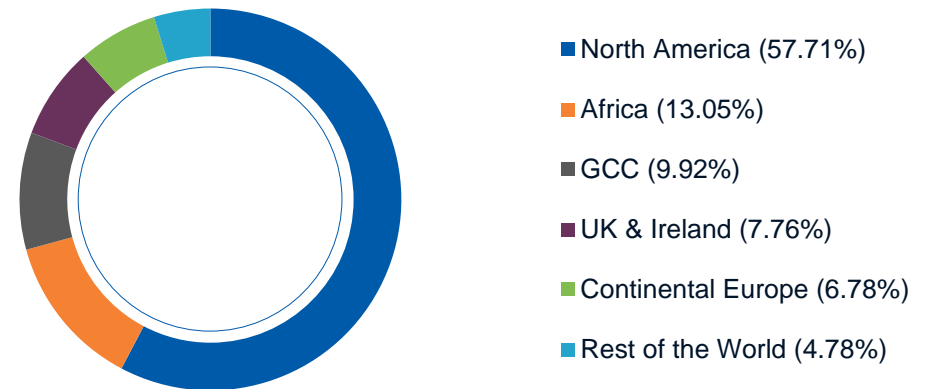
Source: Bloomberg

Shareholding Structure

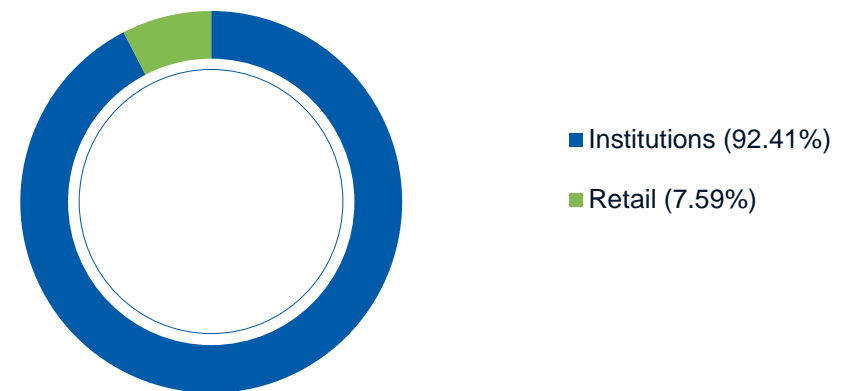


■ Free Float (93.4%) ■ Fairfax (6.6%)*

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

203	Total Branches and Units
119	Cairo
27	Alexandria
26	Sinai and Canal
14	Delta
17	Upper Egypt and Red Sea

Digital Banking

10,147,924	Website Visits
4,424,202	Call Center Calls
1,717,975	IVR calls
408,126	Internet Banking Users
377,803	Smart Wallet Users
292,666	Mobile Banking Downloads
13,446	POS
917	ATMs

Figures are Year-to-Date (YTD)

Digital Banking Initiatives

- ❑ **Highest Activity Rate** amongst 16 other wallets in the Egyptian market reaching 18%
- ❑ **CIB recognized** as Financial Inclusion Champion of the year by FinX.
- ❑ **Introducing the first SANDBOX** in the Egyptian market to validate fintech startups prototype through a joint collaboration between CIB, AUC V-Lab & Temenos in Q4 2018.



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

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 & Resilience Management

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. The bank is also ISO22301 Certified in Business Continuity.

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)

Certified ISO22301 in Business Continuity as the first Egyptian private bank to obtain this reputable accolade

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 Resilience Management**
- ⊗ **Critical Suppliers Management**
- ⊗ **Automation and Performance Metrics Management**

Cyber & Information Security

Security is a major area of focus for CIB; established in 2010; ahead of all major players in the market

Strong Security Governance & policies aligned with International Standards and Best Practices.

Certified Payment Cards Industry – Data Security Standards (PCI-DSS) since 2017.

Dedicated Information Security Compliance and Controls departments responsible for ensuring Bank maintains security posture status

Cyber Security Operations Center (SOC) for ongoing Monitoring and response for Security threats considered the first SOC operating with full in-house capabilities in the financial sector in Egypt, when launched in 2017.

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 Cyber & Information Security capabilities to continuously protect its customers', shareholders and provide secure banking services and unique customer experience.

- ⊗ Round the clock 24x7 Security Operations Center (SOC)
- ⊗ Focus on Data Protection
- ⊗ Moving towards ISO27001 Certification
- ⊗ Incident response Automation and efficiency
- ⊗ **Continuous Investment** in Security Infrastructure, technologies, and Workforce development

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
World's Best Bank in the Emerging Markets- Global Finance	Digital Bank of Distinction in Egypt- Global Finance	Best Online Cash Management in Egypt- Global Finance	Best Trade Finance Services in Egypt- Global Finance
Best Online Portal Services in Egypt- Global Finance	Best Information Security & Fraud Management in Egypt- Global Finance	Best FX Services in North Africa- EMEA Finance	Best Payment Services in North Africa- EMEA Finance
Best Local Bank in Egypt- EMEA Finance	Best Corporate Bank in North Africa - Banker Africa	Best Corporate Bank in Egypt -Banker Africa	Best Private Bank in Egypt- Banker Africa

More awards available:

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





Performance Snapshot: FY 2018

	Key Indicators	FY2018	Comparison	Commentary	
Profitability	REVENUES NPAT ROAE ROAA	EGP 20,379 mn EGP 9,582mn 33.1% 3.03%	EGP 14,890 mn; FY17 EGP 7,516 mn; FY17 32.5%; FY17 2.69%; FY17	37% YoY 27% YoY 2% YoY 13% Yoy	▲ ▲ ▲ ▲
Efficiency	NIM* COST/INCOME	6.43% 20.33%	4.97%; FY17 20.79%; FY17	29% YoY -2% YoY	▲ ▼
Assets	TOTAL ASSETS NET LOANS	EGP 342,461mn EGP 106,377 mn	EGP 294,782 mn; FY17 EGP 88,428 mn ; FY17	16% YoY 20% YoY	▲ ▲
Asset Quality	NPLs/GROSS LOANS* COVERAGE RATIO*	4.06% 269%	6.95%; FY17 154%; FY17	-42% YoY 74% YoY	▼ ▲
Funding	CUSTOMER DEPOSITS LOAN TO DEPOSIT RATIO*	EGP 285,297 mn 41.89%	EGP 250,723 mn; FY17 40.84%; FY17	14% YoY 3% YoY	▲ ▲
Equity & Capital	SHAREHOLDERS' EQUITY CAR	EGP 34,228 mn 19.09%	EGP 28,439 mn; FY17 18.03%; FY17	20% YoY 6% YoY	▲ ▲

*Ratios on a standalone basis

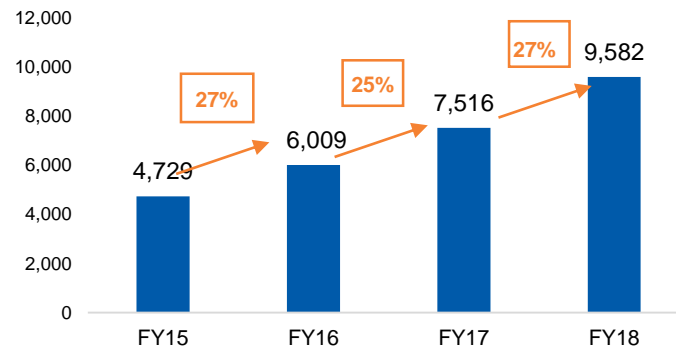
This slide shows CIB's FY18 performance

Figures on a consolidated basis unless otherwise stated

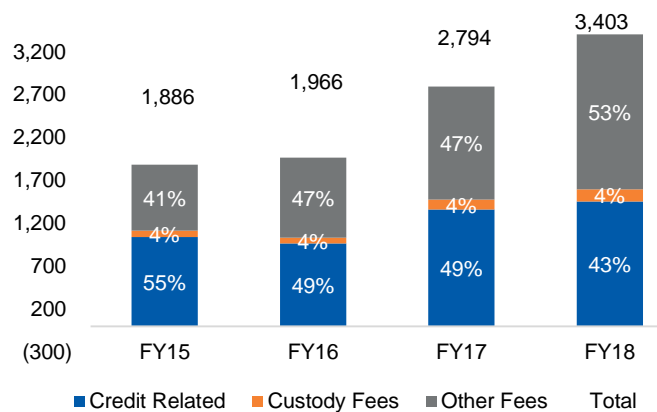


Performance Snapshot: Profitability

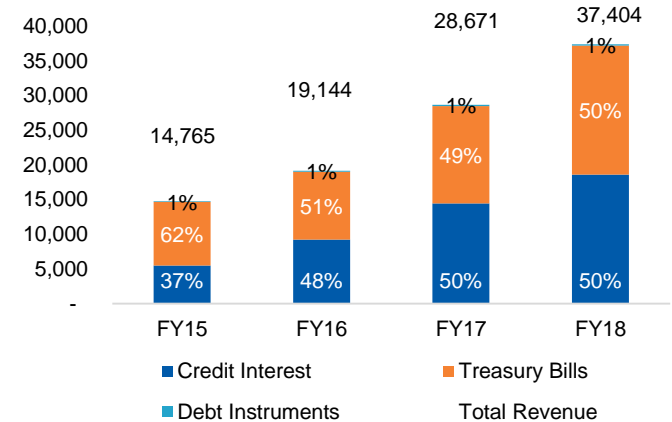
Net Profit After Tax



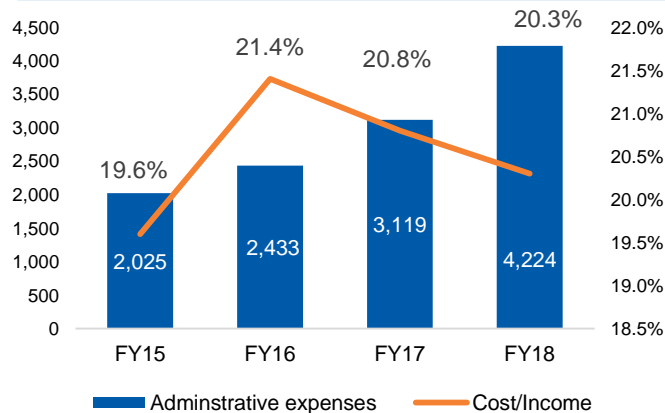
Fees & Commission Break-down



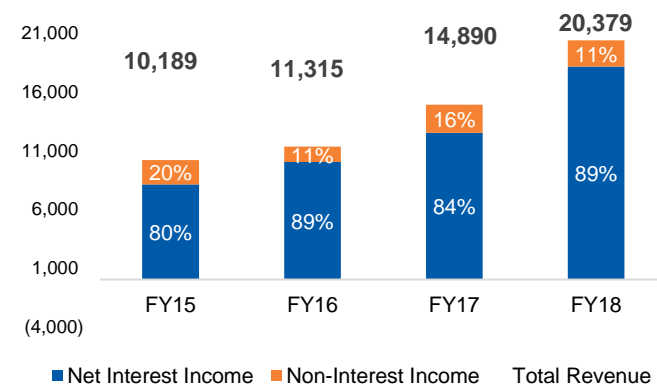
Interest Income Break-down



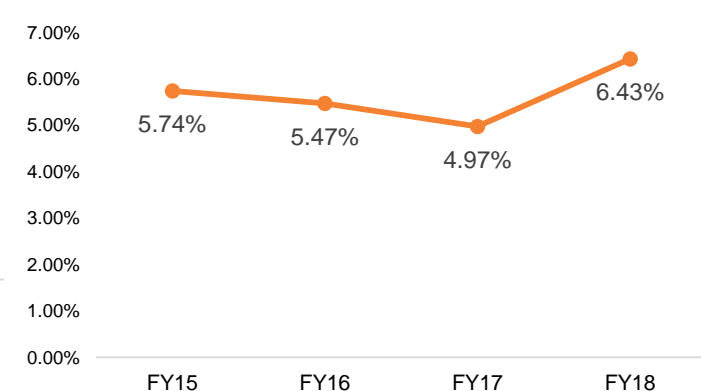
Cost to Income & Expenses



Revenue Breakdown



Net Interest Margin



*Ratios on a standalone basis

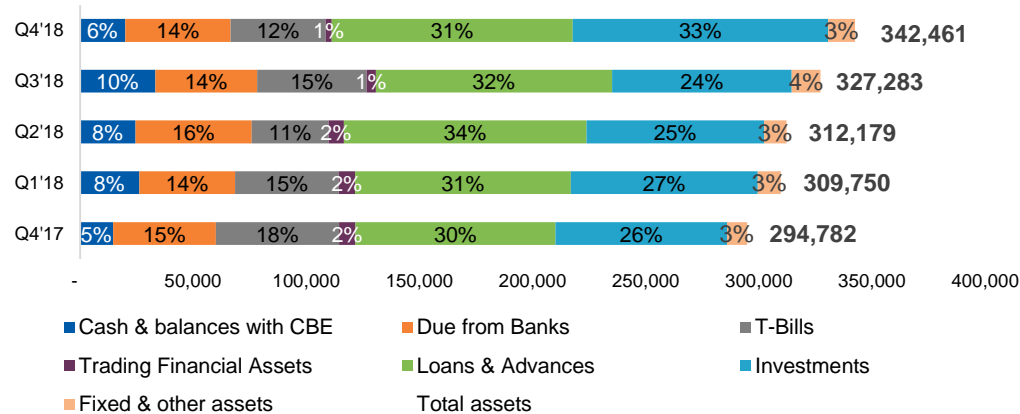
This slide shows CIB's FY 2018 performance, figures on a consolidated basis unless otherwise stated

figures stated in millions

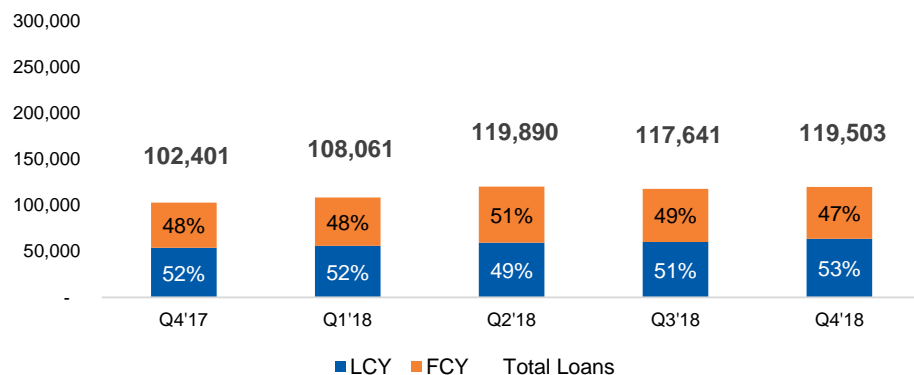


Performance Snapshot: Balance sheet

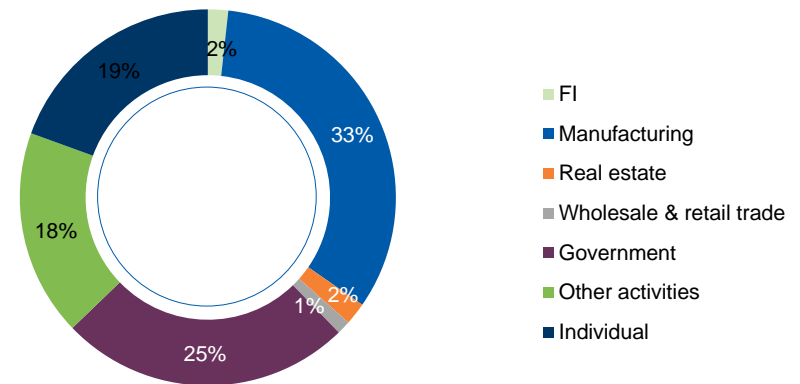
Split of Assets by type



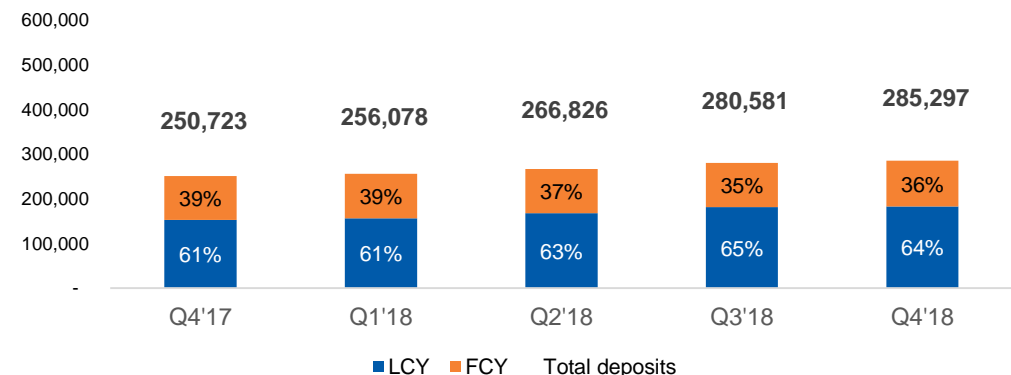
Loans Breakdown Q4' 2018



Loan portfolio by industry Q4'2018



Deposits Breakdown Q4'2018



*Ratios on a standalone basis

This slide shows CIB's Q4 2018 performance, figures on a consolidated basis unless otherwise stated

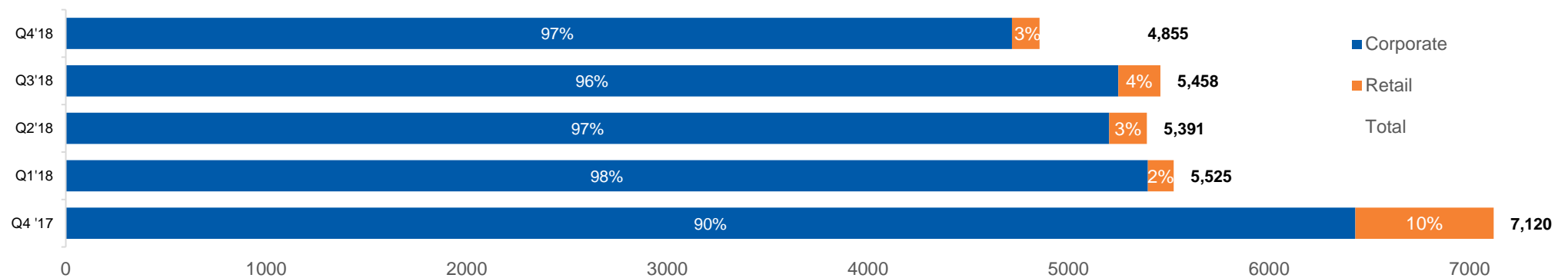
figures stated in millions



Performance Snapshot: Asset Quality

	FY14	FY15	FY16	FY17	FY18
*NPL Ratio	4.66%	3.98%	6.70%	6.95%	4.06%
*Coverage	138%	188%	149%	154%	269%

NPLs by segment** (EGP mn)



*Ratios on a standalone basis

This slide shows CIB's FY 2018 performance

Figures on a consolidated basis unless otherwise stated

Figures stated in millions

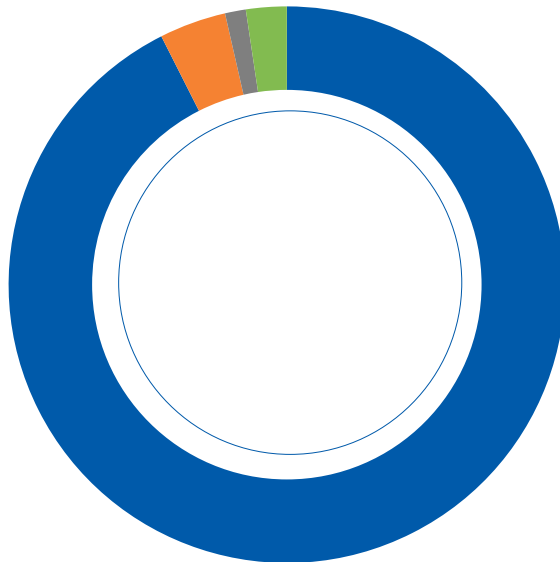
**Gross NPLs



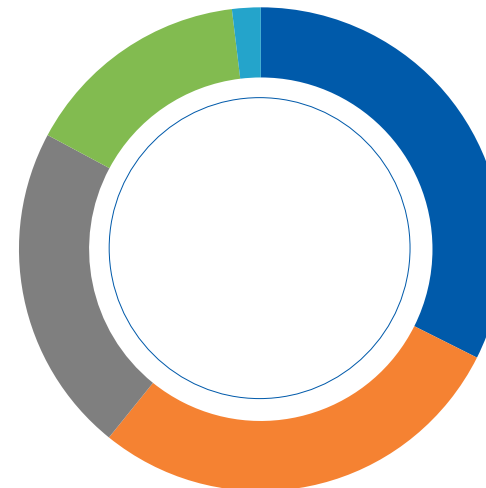
Performance Snapshot :Funding Overview

Funding Structure

- Due to Customers (92.56%)
- Other Liabilities (3.88%)
- Other Term Loans (1.21%)
- Due to Banks (2.36%)



Customer Deposit Mix

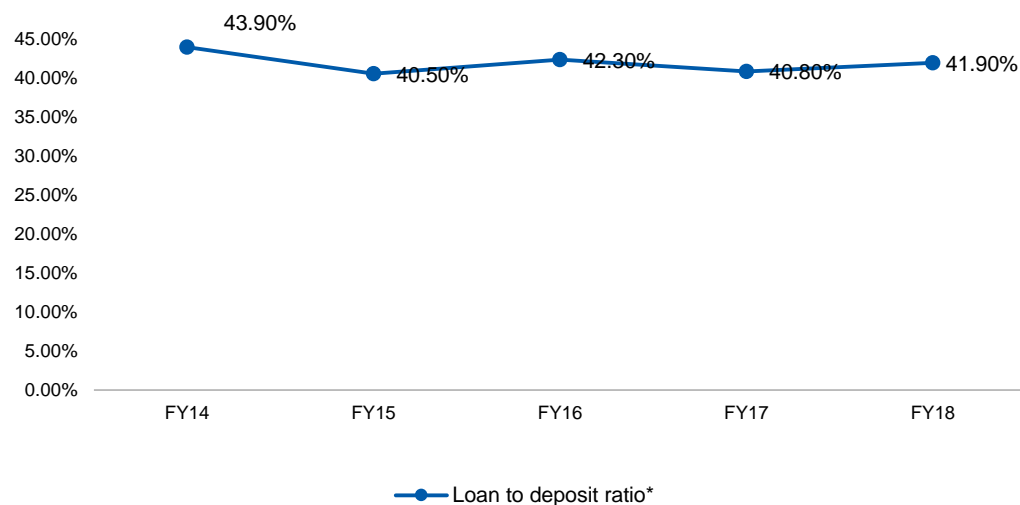


CIB's funding structure has no wholesale funds

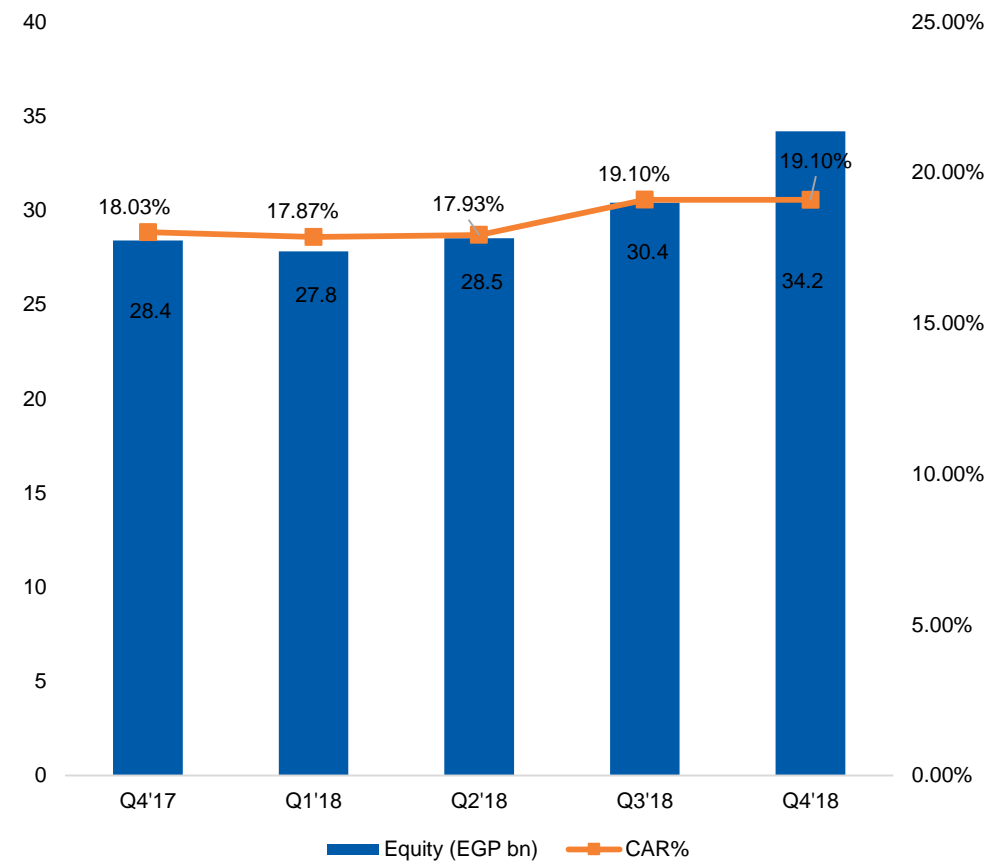


Performance Snapshot: Funding & Capital

Loans to Deposit Ratio



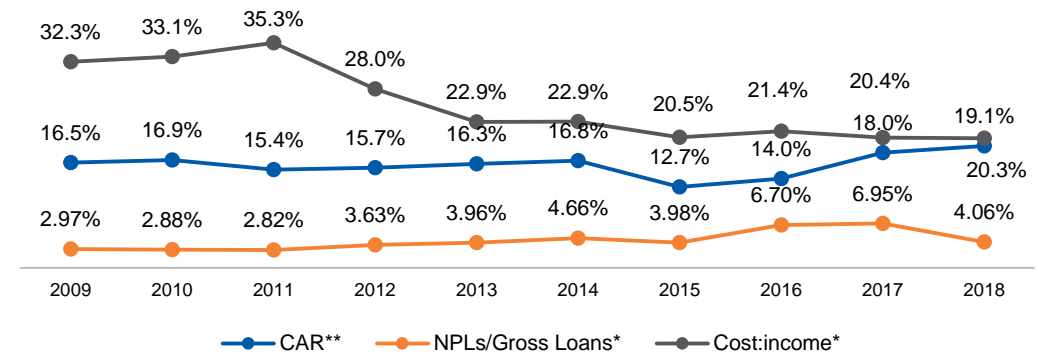
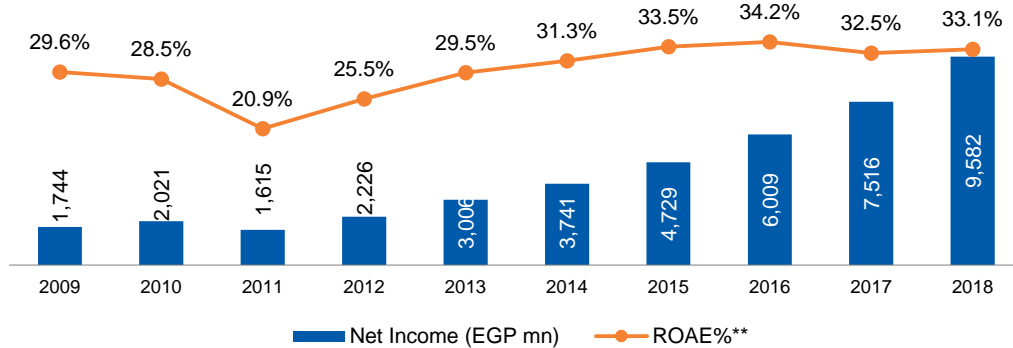
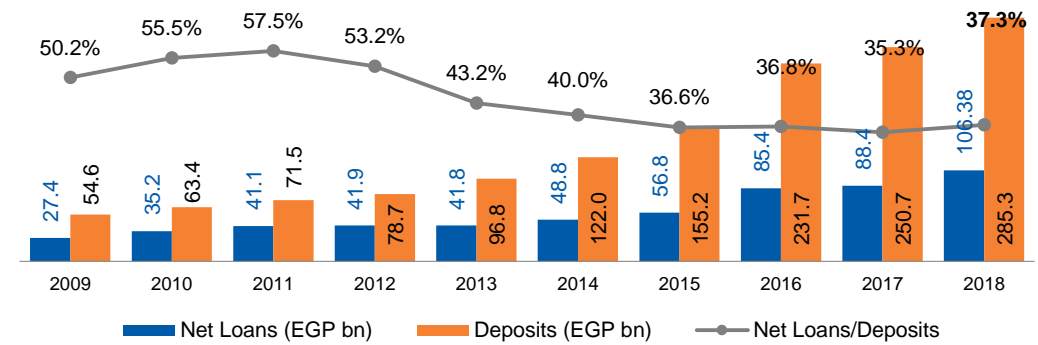
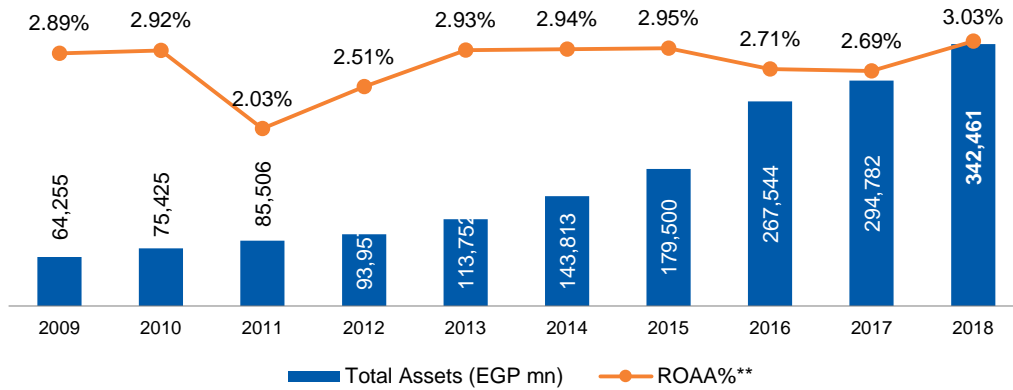
Capitalization



*Ratios on a standalone basis

figures on a consolidated basis unless otherwise stated

10-Year Performance Summary



Years	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Branches and Units	155	153	154	156	152	160	187	192	196	203
Headcount	4,426	4,750	4,845	5,181	5,490	5,697	5,983	6,714	6,551	6,759

Starting 2009, CIB used IFRS

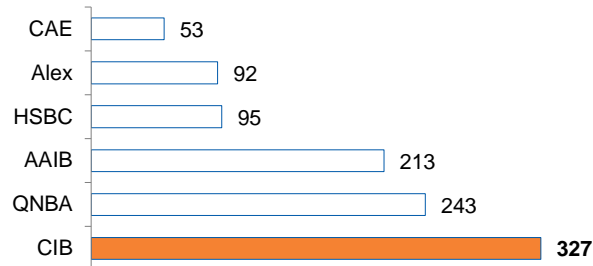
* Figure on a standalone basis

** Ratio after appropriation

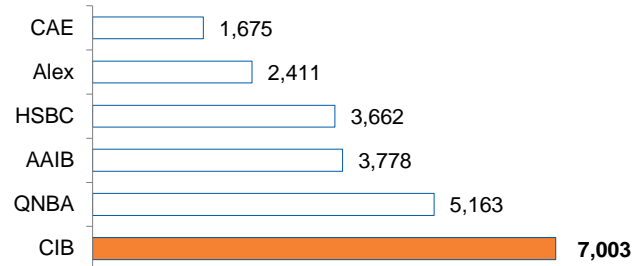
Figures on a consolidated basis unless otherwise stated

Position Among Peers

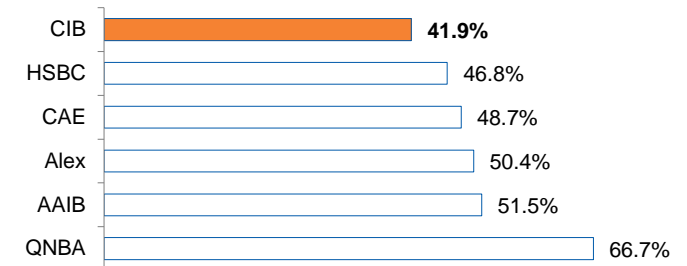
Total Assets (EGP bn)



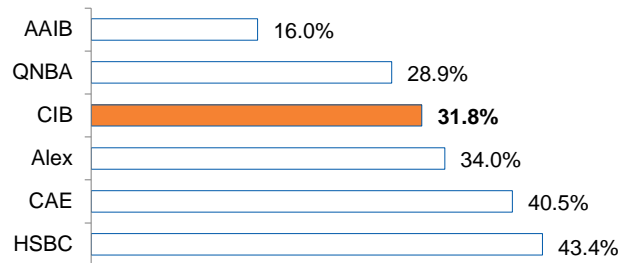
Net Income (EGP mn)



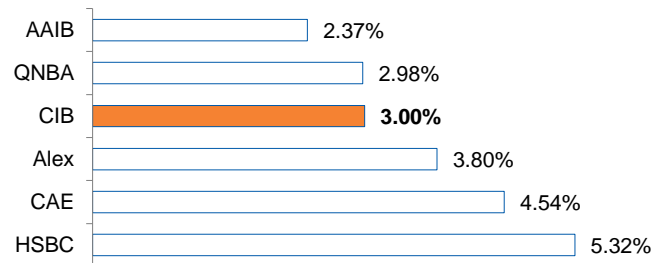
Gross Loans/Deposits



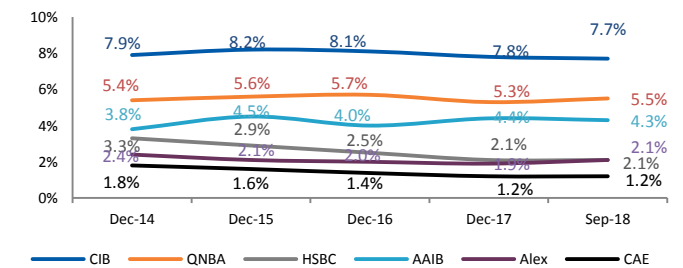
ROAE



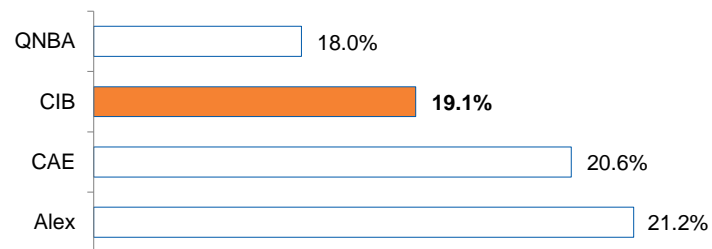
ROAA



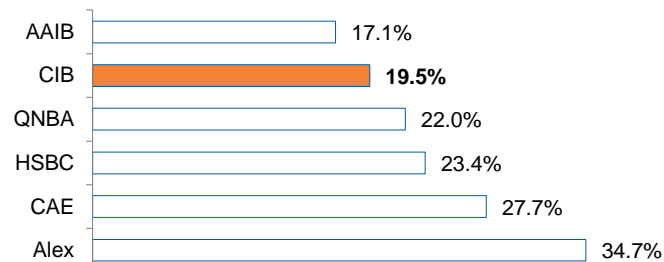
Deposits Market Share



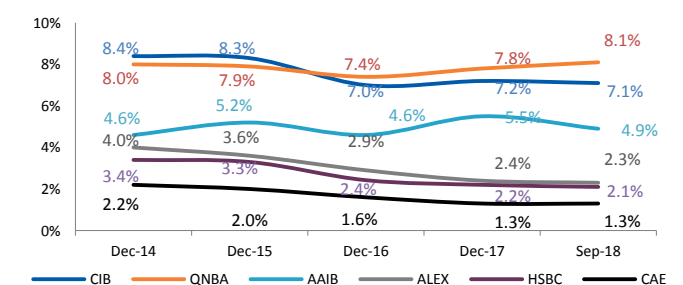
CAR



Cost/Income



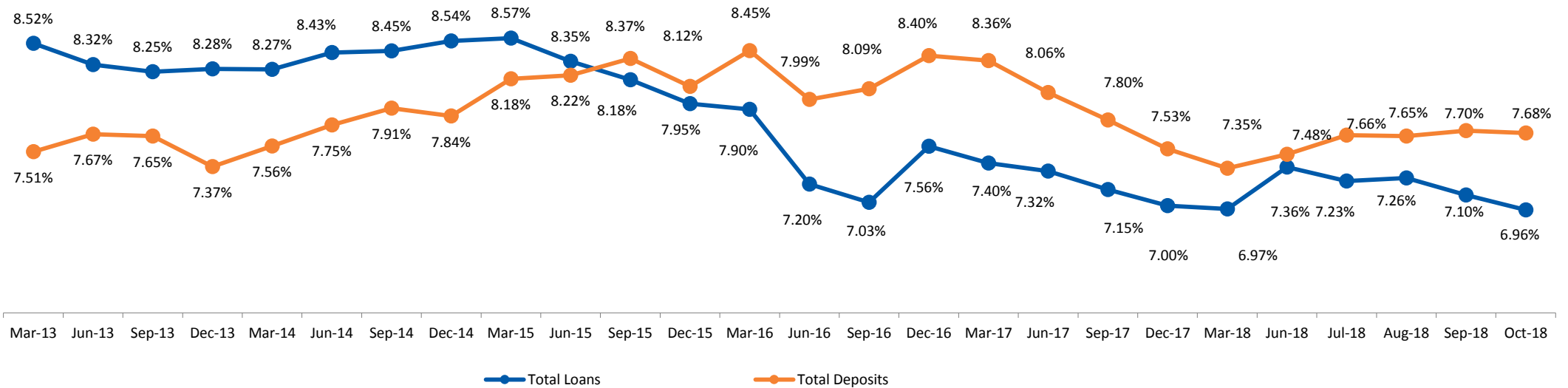
Loans Market Share



Peer Analysis figures as of September 2018



Market Share



Loan Market Share as of Oct.'18

Total Loans 6.96%

- LCY Loans 5.43%
- FCY Loans 9.92%
- Household Loans 7.78%
- Institutional Loans 6.78%

Deposit Market Share as of Oct.'18

Total Deposits 7.68%

- LCY Deposits 6.39%
- FCY Deposits 12.07%
- Household Deposits 7.24%
- Institutional Deposits 8.60%

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 9,582mn

Total revenues EGP
20,379mn

Asset Quality

NPL/Gross loans 4.06%*

Direct Coverage Ratio
269%*

Liquidity

High liquidity

Gross LDR 41.89%

KPIs

ROAA 3.03%

ROAE 33.14%

Cost/income
20.33%

Largest in

Total Assets
EGP 342bn

Deposits EGP
285bn

Market Cap
EGP 103bn**

CIB's financial performance FY 2018

*Ratio on a standalone basis

Figures on a consolidated basis unless otherwise stated

** As of 02/06/2019



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