



INVESTOR RELATIONS PRESENTATION

1Q2019



A BANK TO TRUST



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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	98.6mn ²
Median age	24 ^{2*}
Labor force/population	42.2% ^{1*}
Unemployment rate	8.9% ^{1*}

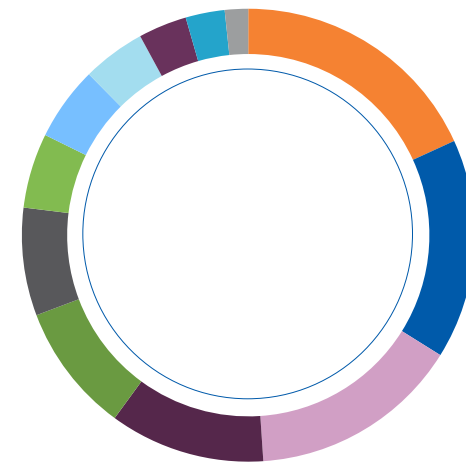
Most populous country in the Middle East

3rd most populous in Africa

Production age totals to c.50% of total population

Over 85% of the population is below 55 years

Diversified Economy¹



Manufacturing Industries (16.65%)	Agriculture, Forests & Fishing (14.39%)
Wholesale & Retail Trade (13.80%)	Real Estate (10.17%)
General Government (8.44%)	Extractions (7.05%)
Construction & Building (4.89%)	Transportation & Storage (4.84%)
Financial Intermediaries & Auxiliaries (4.13%)	Tourism (3.17%)
Communications (2.56%)	Suez Canal (1.53%)

¹ CBE, Figures as of July/Sep 2018/2019

² CAPMAS, as of 05/05/2019

^{1*} CAPMAS, as of Q4'2018

^{2*} CIA, World Fact Book

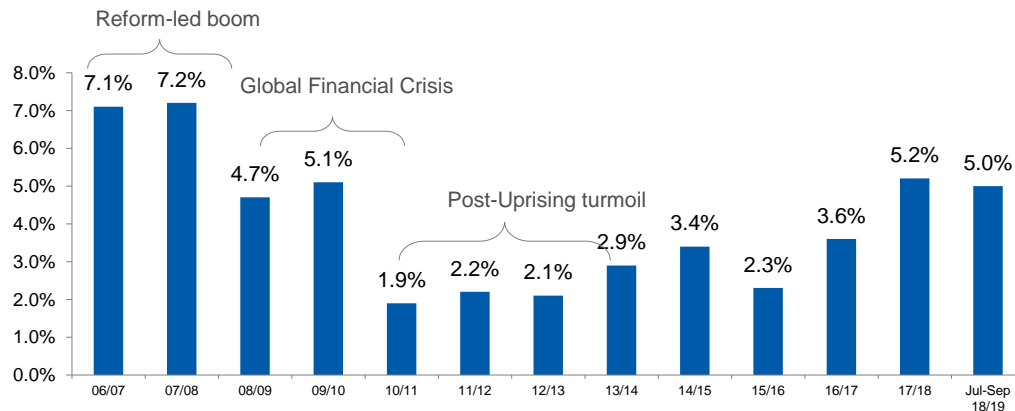
^{*} CBE, Preliminary figure

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

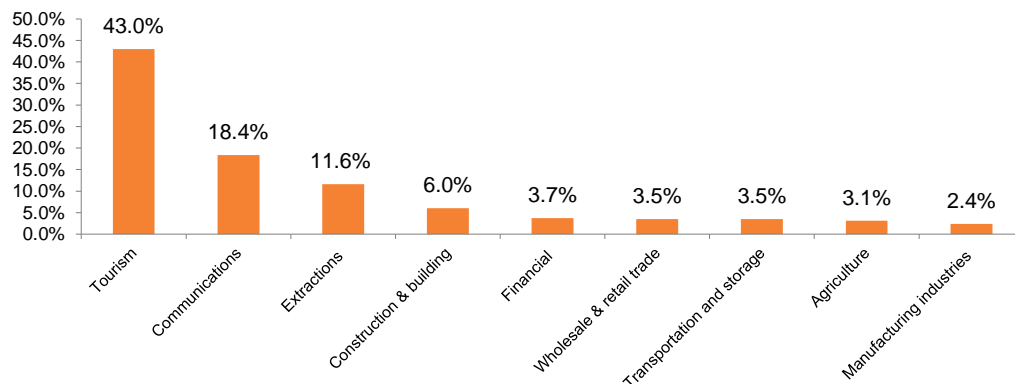


Macro-Environment- Real Sector

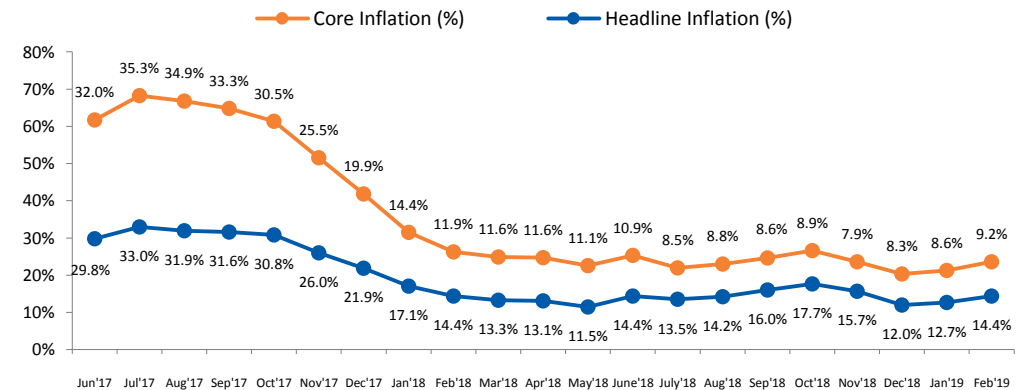
Real GDP Growth* (%)



Key Sector Growth rates****



Inflation (%)



Manageable debt

- Net International Reserve: \$44bn (Feb19)
- Current A/C balance: \$-175.1mn²
- LT external debt: \$81.6bn²
- ST external debt: \$11.5bn²
- c.80% of debt in LCY held by public sector*

Growth Opportunities

- Total GDP: EGP 1,348,102.4mn^{***}
- GDP/Capita: \$2,573 (2018)³

Consumption**

- Private consumption/GDP: 80.7%
- Public consumption/GDP: 9.5%

*GDP at Factor Cost

**CBE, figures as of Q12018/2019

*** GDP at Factor cost by economic activity (current prices) as of July/Sept2018/2019

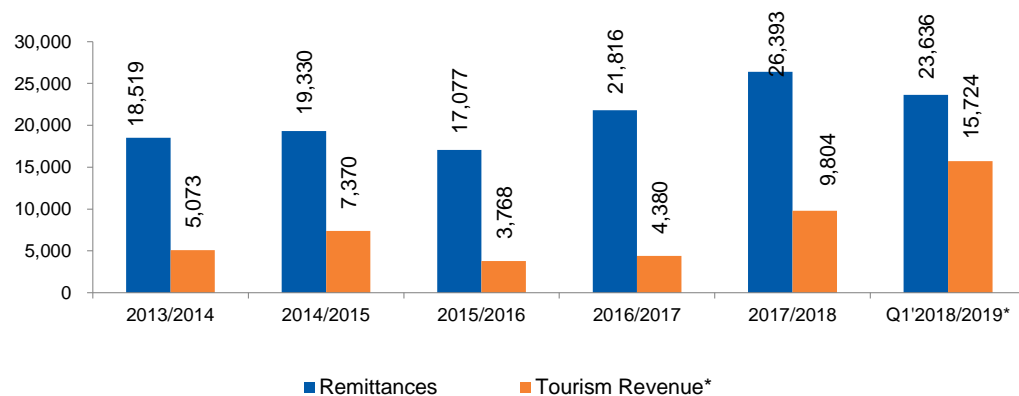
²CBE, figures as of Q1'2018/2019

³GDP/Capita (current prices), IMF, WEO Database, April 2019

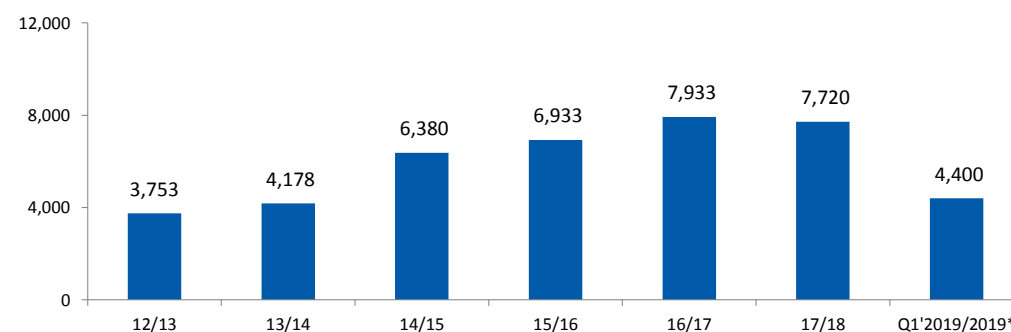
**** As of July/Sep 2018-2019 ,growth rates are QoQ

External Sector (BOP)

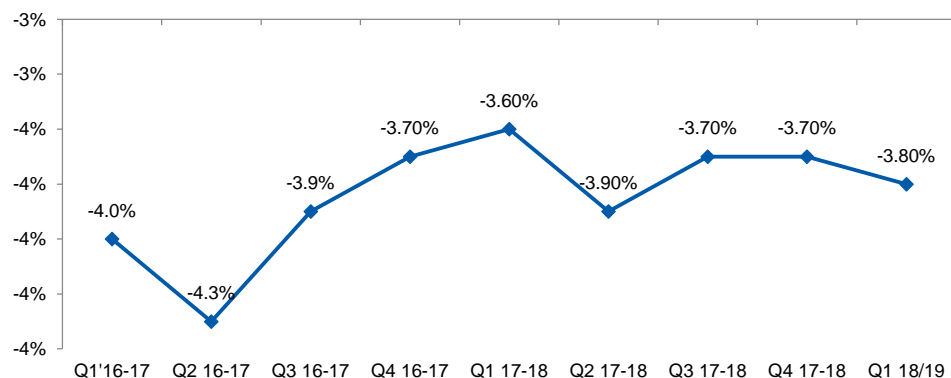
Tourism and Remittance proceeds (USD mn)



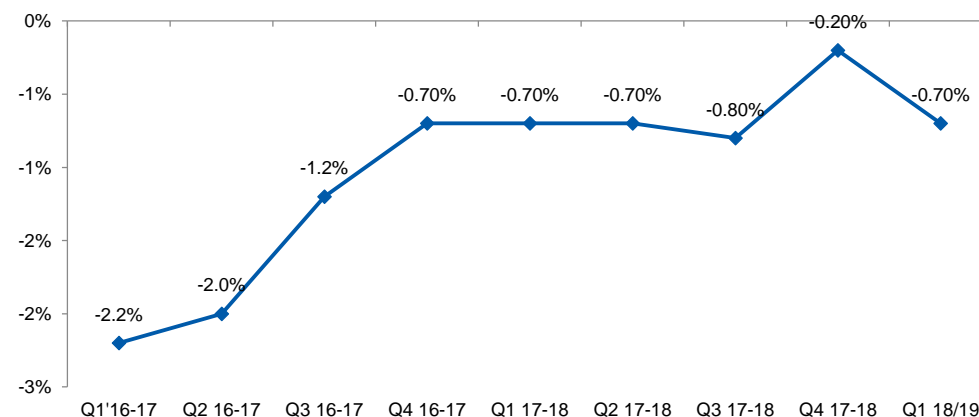
FDI (USD mn)



Overall Deficit to GDP



Current Account balance (% GDP)**

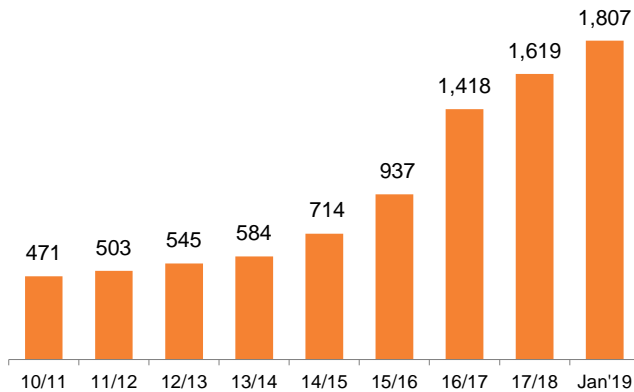


* Q1'2018/2019 annualized

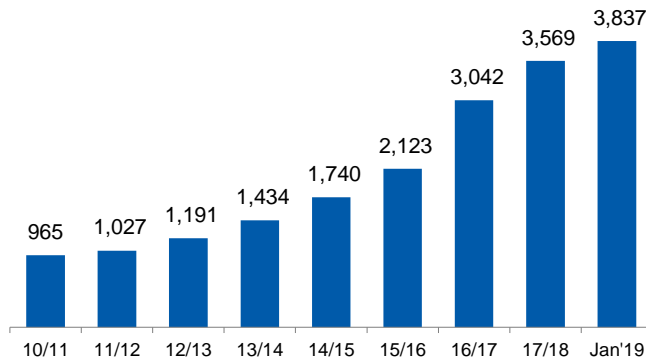
** CBE, figures as of Q4 2017-2018

Egypt's Banking Sector

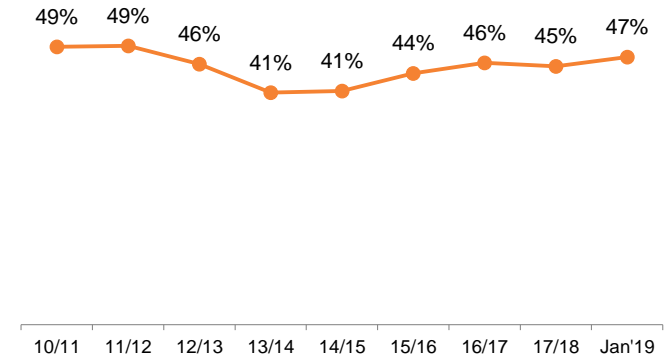
Total loans (EGP bn)



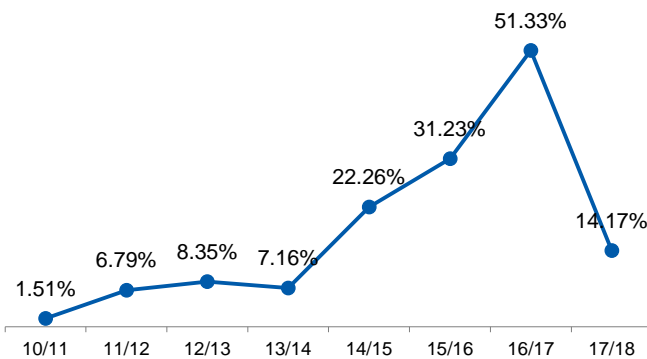
Total deposits (EGP bn)



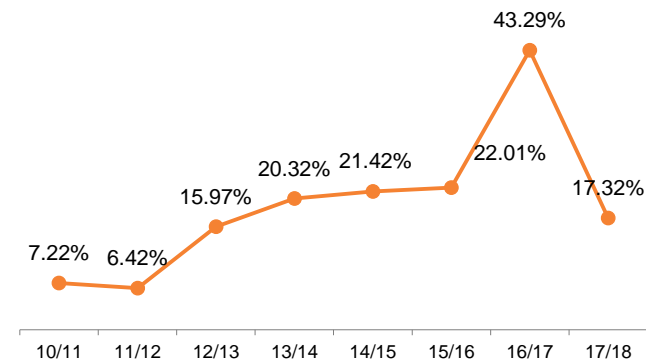
LDR (%)



Loan growth (%)



Deposit growth (%)



Underleveraged

- Total # of banks: **38***
- Total bank lending facilities/GDP: **34.65%****
- Corporate loans/GDP: **28.61%****
- Household debt/GDP: **6.04%****
- Loans/Deposits: **47.42%*****

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

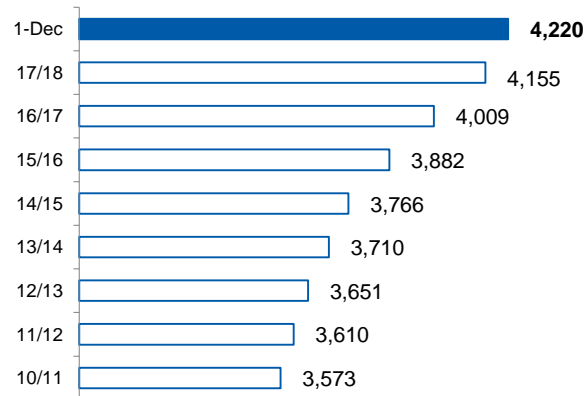
***As of January 2019

**GDP by expenditure at market price, Data as of January 2019

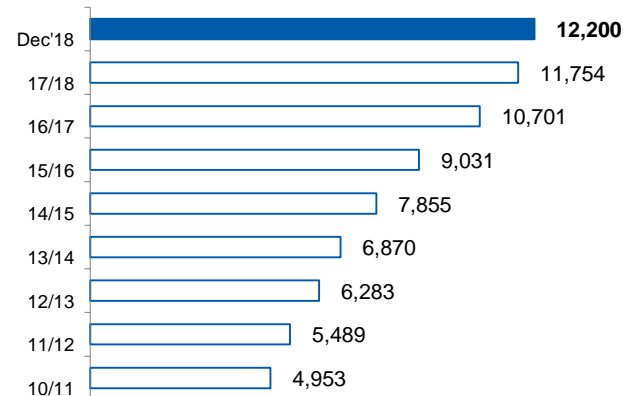
Figures as per CBE

Egypt's Banking Sector (Cont'd)

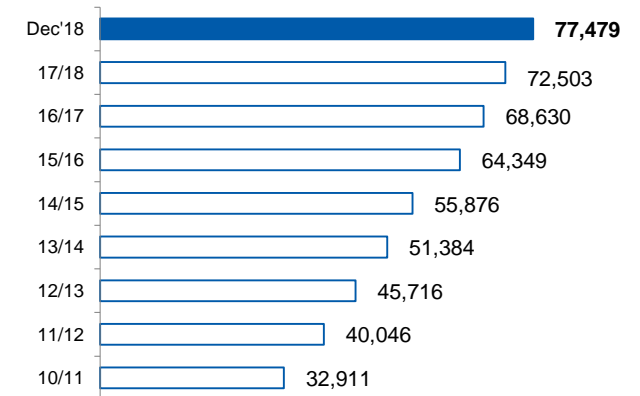
Total # of branches



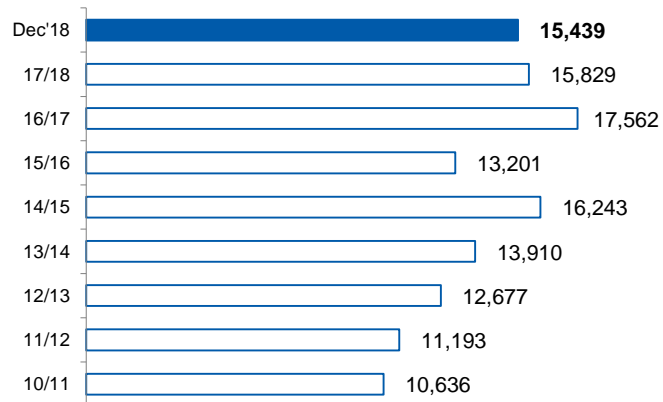
Total # of ATMs



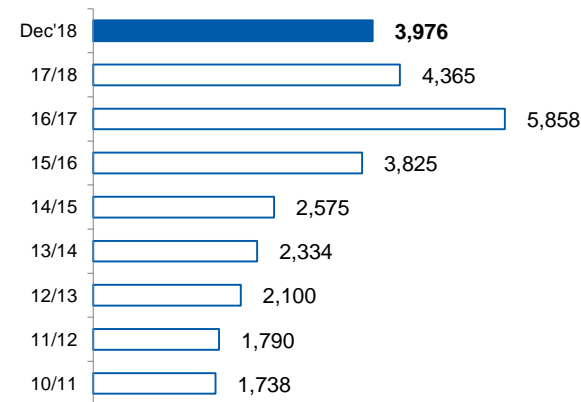
Total # of POS



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
- 🌐 **Starting 1Q19, banks report financial statements in accordance with IFRS9**

* 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)

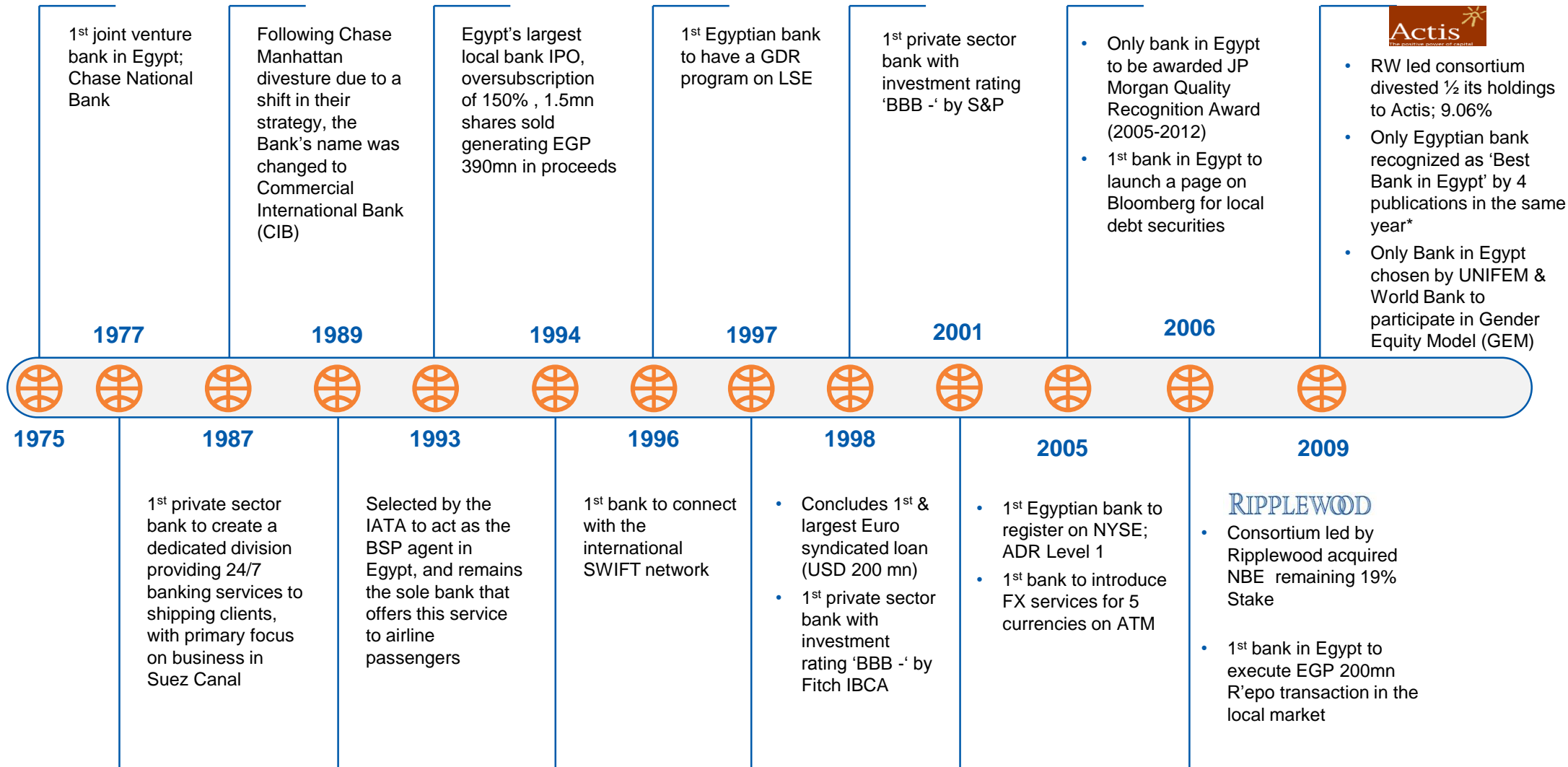
Reform Policy

- ⌘ 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

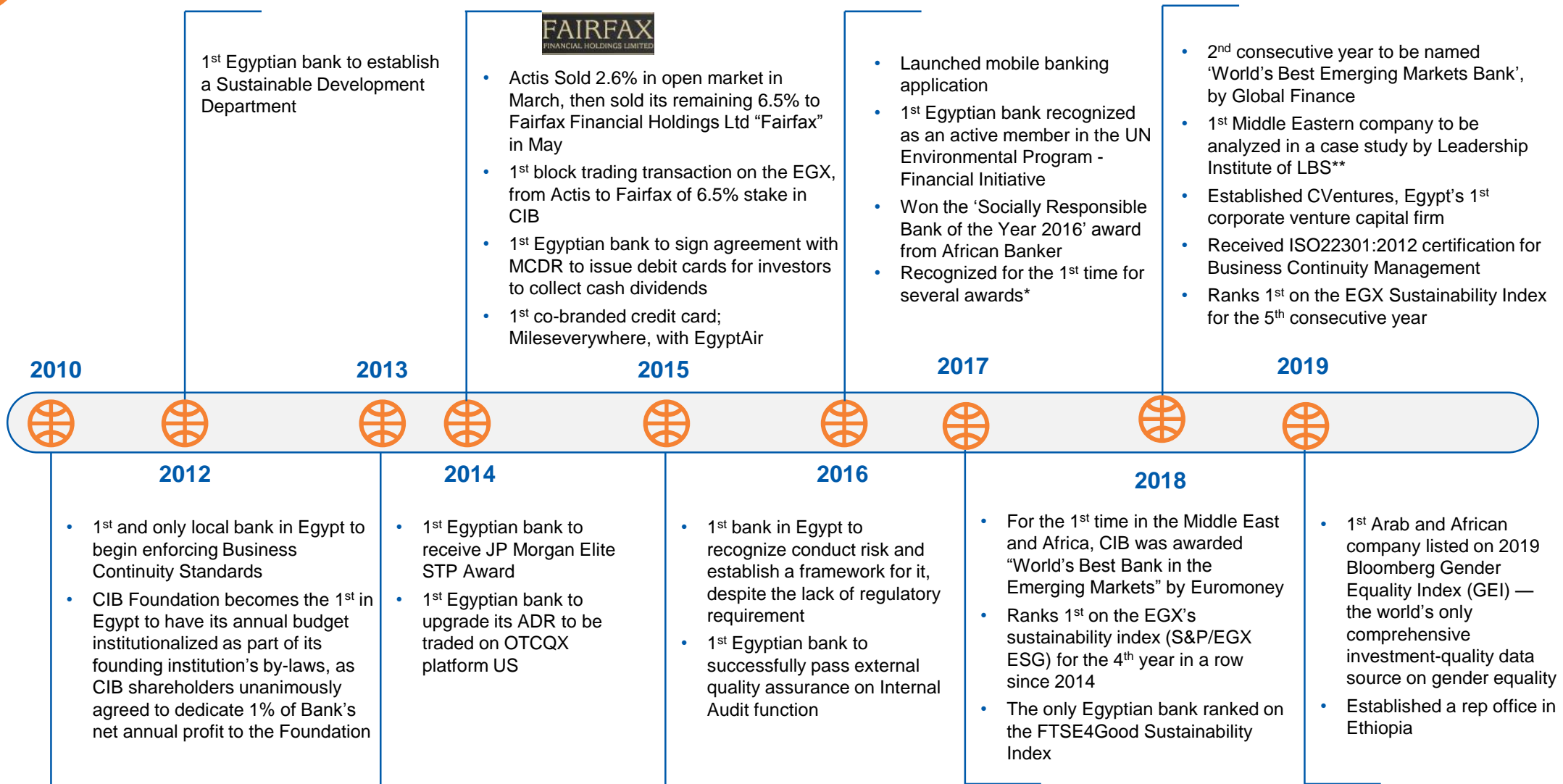
CIB's Key Milestones



* The publications are Euromoney, Global Finance, EMEA Finance, & The Banker



CIB's Key Milestones (Cont'd)




* Awards include: Best Bank in Egypt Supporting Women Owned and Women Run Businesses by the American Chamber of Commerce in Egypt, Two awards in Achievement in Liquidity Risk and Operational Risk for Middle East & Africa by Asian Banker for 2016, Best Retail Risk Management Initiative by Asian Banker for 2016, Middle East Most Effective Recovery 2016 by BCI

** LBS: London Business School

*** By PECB in partnership with EGYBYTE



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%.*

Our Presence in Egypt

CIB's footprint

Distribution Network

202	Total Branches and Units
118	Cairo
27	Alexandria
25	Sinai and Canal
17	Delta
15	Upper Egypt and Red Sea

Digital Banking

2,832,635	Website Visits
1,122,010	Call Center Calls
518,618	IVR calls
437,375	Internet Banking Users
461,242	Smart Wallet Users
347,929	Mobile Banking Downloads
13,880	POS
948	ATMs

Figures are Year-to-Date (YTD)

Digital Banking Initiatives

- ❑ **Highest Activity Rate** amongst 16 other wallets in the Egyptian market reaching 17%
- ❑ **CIB recognized** as Financial Inclusion Champion of the year by FinX.
- ❑ **Judging Panel to shortlist fintech startups:** Rolled out first cycle through AUC Venture Lab starting from shortlisting fintech startups, attending the bootcamp, conducting knowledge sessions from subject matter experts and executives, attending weekly mentorship sessions from CIB's mentors' pool in addition to their normal curriculum until reaching demo day
- ❑ **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.

CIB's Presence in Africa

CIB foresees tremendous growth across the continent and is working towards increased collaboration among African countries, financial institutions and individuals to expand markets and to bolster trade.



Smart Africa: CIB is proud to have joined the esteemed Smart Africa network, joining forces and actively working hand-in-hand with the continent's leading organizations on financial inclusion and digital transformation. The Smart Africa Alliance is a Public-Private platform dedicated to shaping and driving Africa's Digital Transformation. Launched in 2013 by seven African Heads of State, the Alliance is made up of all African countries adhering to the Smart Africa Manifesto and dozens of private sector and academia members



European Union (EU) and African Union's (AU) Digital Economy Task Force (DETF): CIB was invited to be member of the DETF. The DETF is a multi-stakeholder group consisting of private sector companies, financing institutions, development agencies and civil society, to create synergies between the EU and AU and promote private sector interventions and investments in developing countries. The Task Force's objective is to provide recommendations based on four priority pillars of intervention within the sphere of a digital economy namely: *1. Access to affordable broadband connectivity and digital infrastructure 2. Digital skills 3. Digital entrepreneurship and 4. eServices*



Ethiopia Representative Office: During April 2019, CIB established its commercial representative office in Addis Ababa, Ethiopia with the aim to strengthen the relationships with Ethiopian banks, promote Egyptian exports and gain market insights. This office represents the CIB's first step to operate in one of the most attractive markets in the region, registering one of the highest GDP growth rates globally over the past years



Lines of Business and Credit Rating

	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	80.32%	19.68%
Contribution to deposits	32.97%	67.03%
# of customers	12,568	1,412,545

Credit Rating

Current Rating

Previous Rating

	LT FCY	ST FCY	Outlook	LT FCY	ST FCY	Outlook
Fitch*	B+	B	Stable	B	B	Positive
S&P	B	B	Stable	B-	B	Positive
Moody's**	B3	NP	Stable	Caa1	NP	Positive
CI***	B+	B	Stable	B	B	Positive

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

* According to the latest upgrade on April 3rd 2019

** According to the latest upgrade on April 23rd 2019

*** According to the latest upgrade Sep 27th 2018

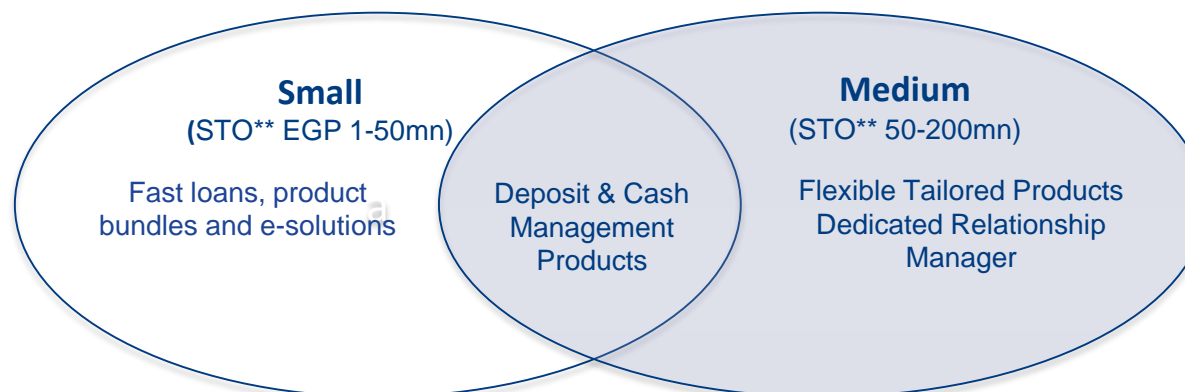
Business Banking

Serves SMEs through a comprehensive range of financial solutions

Covers all sectors and industries through over 70 highly trained Relationship Managers across Egypt

2010	▶	2011	▶	2013	▶	2015	▶	2016	▶	2017	▶	2018	▶	2019	▶
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 		<ul style="list-style-type: none"> Launched the revamped SME Lending programs that offers faster delivery and more flexible options in 1Q19 Launched a special offering to encourage women through our new "Women In Business Program" in 1Q19 	

Customer Segmentation*



* According to CBE Segment Definition

**STO: Sales turnover

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

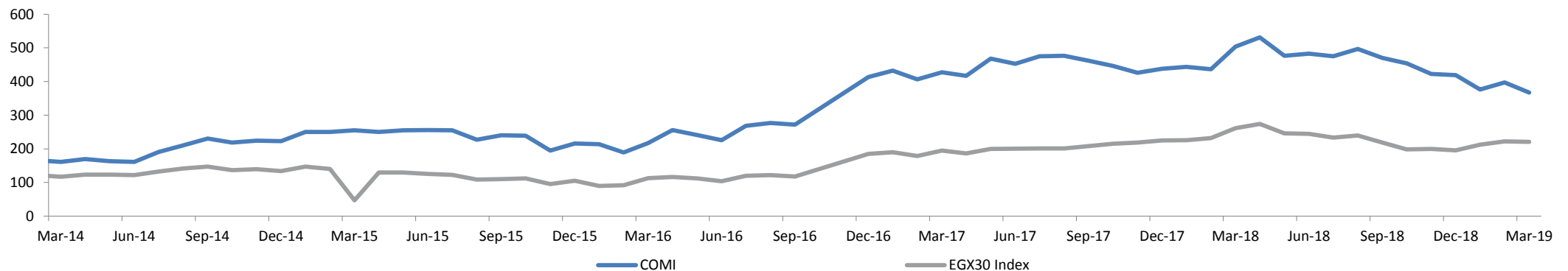
- Shares outstanding 1,458,540,800
- Par value EGP 10.00
- GDR convertibility 1:1

52 WEEKS PERFORMANCE

- High EGP 76.55
- Low EGP 53.60

	2013	2014	2015	2016	2017	2018	YTD 2019*
Market Cap. (EGP)	29,329mn	44,673mn	43,691mn	84,324mn	89,865mn	86,438mn	101,240mn
Avg. Daily Volume	2.110mn	1.98mn	2.17mn	2.37mn	1.31mn	1.30mn	1.25mn
Avg. Daily Price (EGP)	15.65	26.45	33.84	37.34	62.76	65.78	69.41

Stock Activity: COMI vs. EGX30



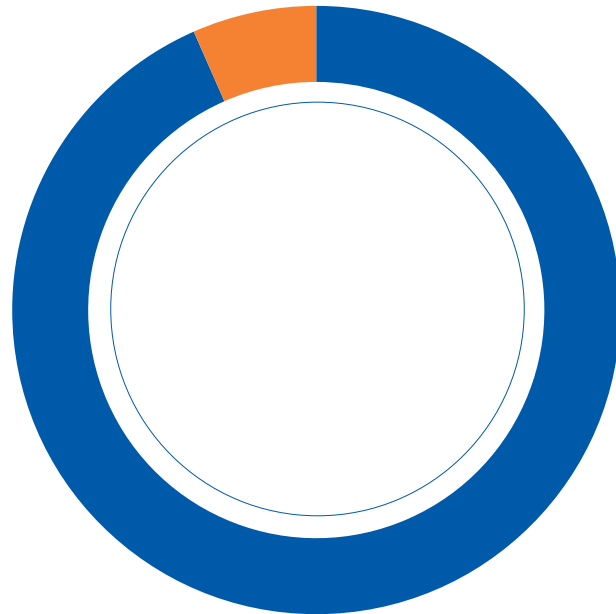
All information normalized after 1:4 stock bonus as of 14/2/2019

CIB's market cap surpassed EGP 100bn in July 2017, the highest ever in EGX history and 1st time a listed company reaches this mark

*As of 29/4/2019

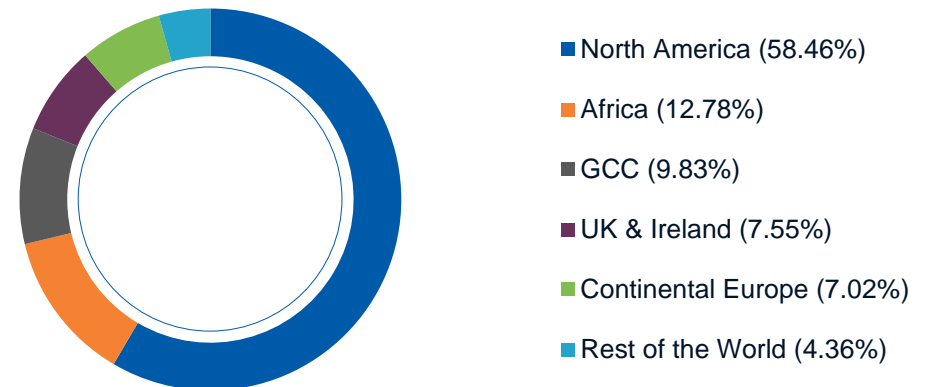
Source: Bloomberg

Shareholding Structure

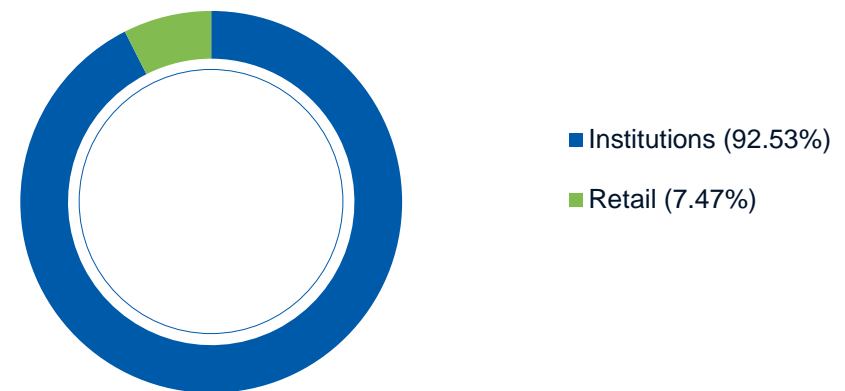


■ Free Float (93.4%) ■ Fairfax (6.6%)*

Free Float by Region



Free Float by Category



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

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

7 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.

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

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



2019

Best Trade Finance
Provider in Egypt -
by Global finance

Best Bank for Payments
& Collections in the
Middle East - by Global
Finance

Best Treasury & Cash
Management Providers
in Egypt - by Global
Finance

Best Bank in Egypt - by
Global Finance

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: 1Q2019

	Key Indicators	1Q19	Comparison	Commentary	
Profitability	REVENUES NPAT ROAE ROAA	EGP 5.60bn EGP 2,642mn 29.0% 3.04%	EGP 4.15bn; 1Q18 EGP 2,021mn; 1Q18 28.7%; 1Q18 2.67%; 1Q18	35% YoY 31% YoY 1% YoY 14% YoY	▲ ▲ ▲ ▲
Efficiency	NIM* COST/INCOME	6.32% 24.2%	5.05%; 1Q18 22.9%; 1Q18	25% YoY 6% YoY	▲ ▲
Assets	TOTAL ASSETS NET LOANS	EGP 351,683mn EGP 112,495mn	EGP 342,461mn; Dec-18 EGP 106,377mn; Dec-18	3% YtD 6% YtD	▲ ▲
Asset Quality	NPLs/GROSS LOANS* COVERAGE RATIO*	4.99% 199%	5.11%; 1Q18 202%; 1Q18	-2% YoY -1% YoY	▼ ▼
Funding	CUSTOMER DEPOSITS LOAN TO DEPOSIT RATIO*	EGP 293,350mn 42.6%	EGP 285,297mn; Dec-18 42.2%; 1Q18	3% YtD 1% YoY	▲ ▲
Equity & Capital	SHAREHOLDERS' EQUITY CAR	EGP 38,637mn 21.5%	EGP 34,228mn; Dec-18 17.9%; 1Q18	13% YtD 20% YoY	▲ ▲

*Ratios on a standalone basis

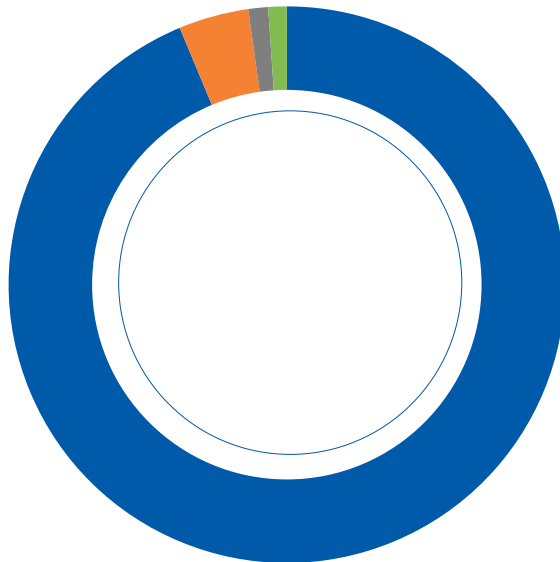
Figures on a consolidated basis unless otherwise stated



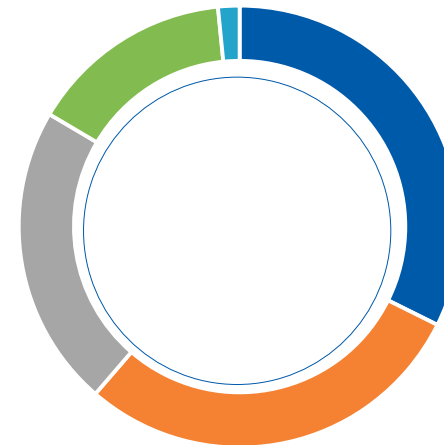
Performance Snapshot :Funding Overview

Funding Structure

- Due to Customers (93.71%)
- Other Liabilities (4.07%)
- Other Term Loans (1.15%)
- Due to Banks (1.07%)

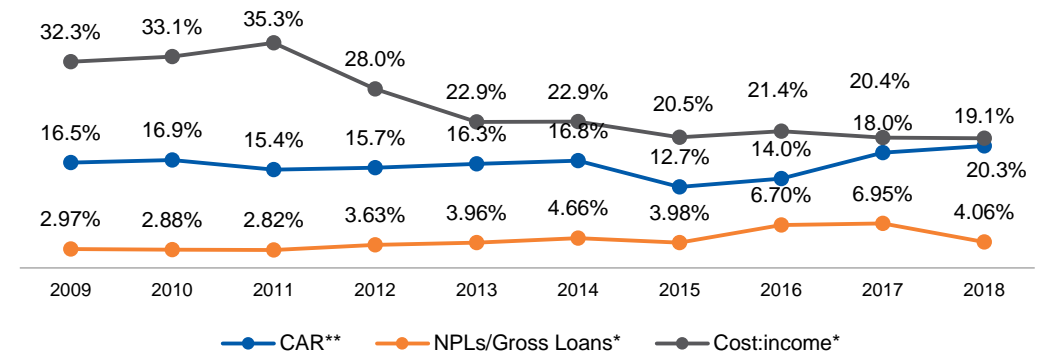
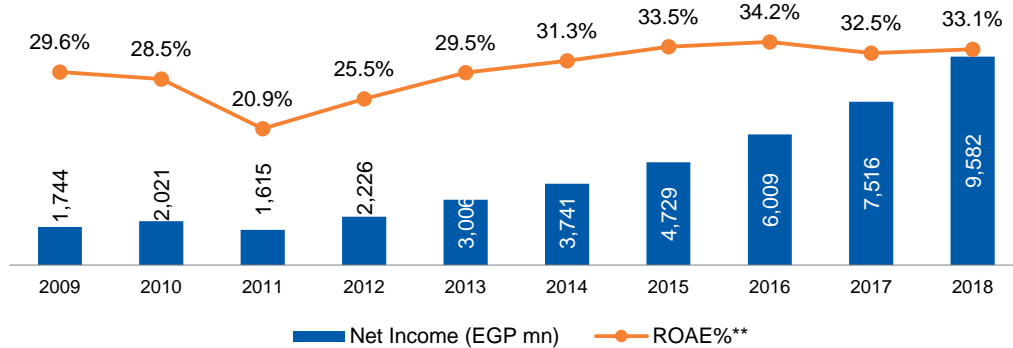
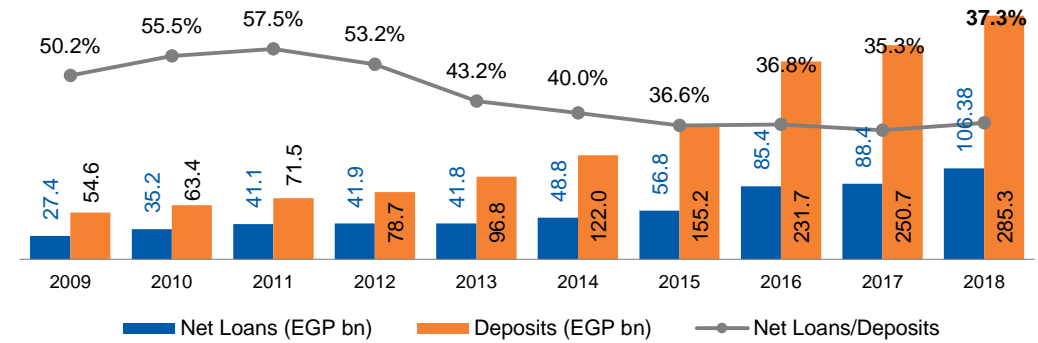
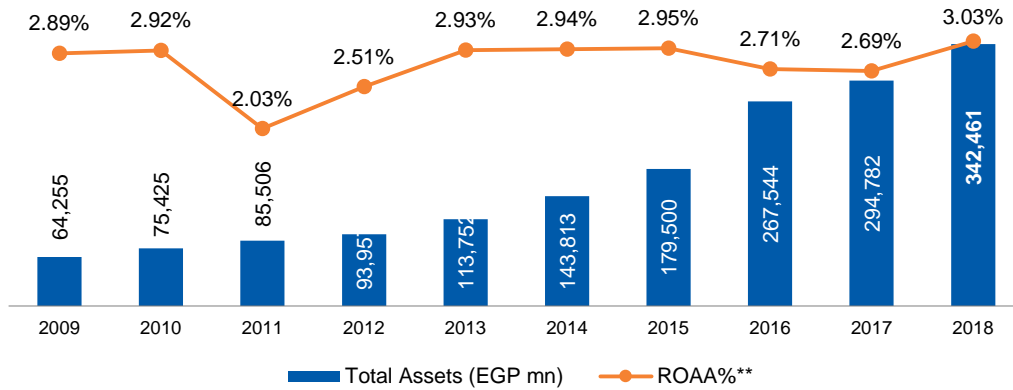


Customer Deposit Mix



CIB's funding structure has no wholesale funds

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

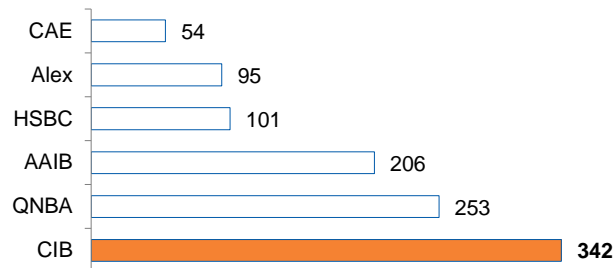
* Figure on a standalone basis

** Ratio after appropriation

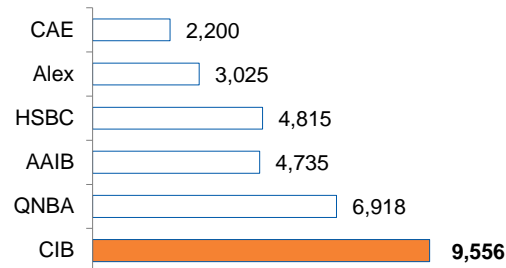
Figures on a consolidated basis unless otherwise stated

Position Among Peers

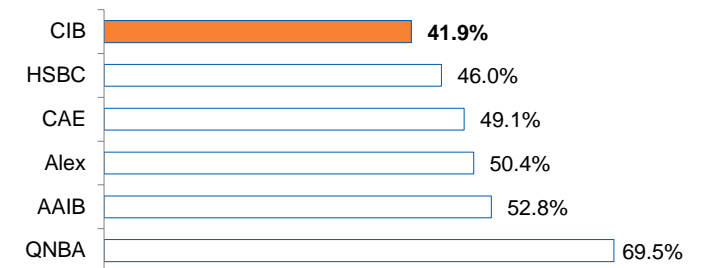
Total Assets (EGP bn)



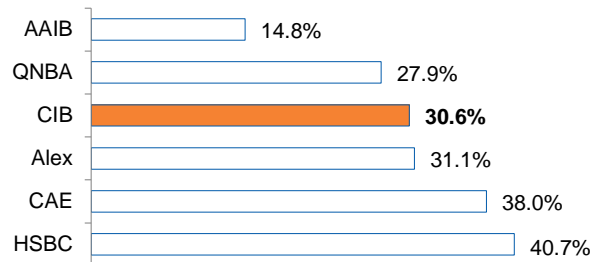
Net Income (EGP mn)



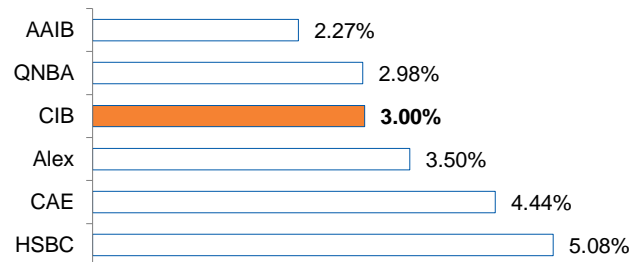
Gross Loans/Deposits



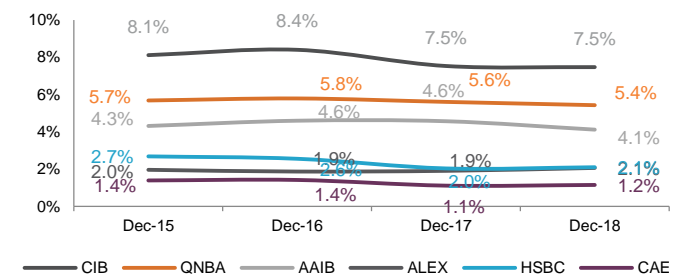
ROAE



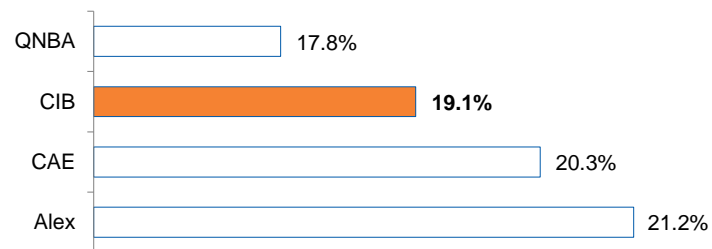
ROAA



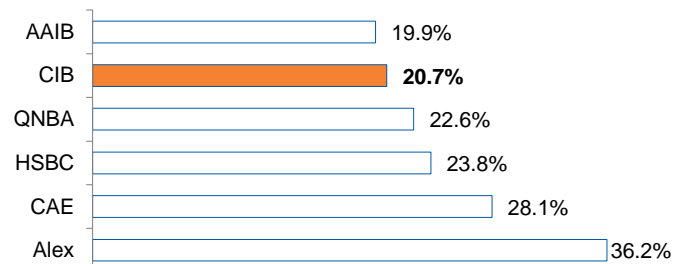
Deposits Market Share



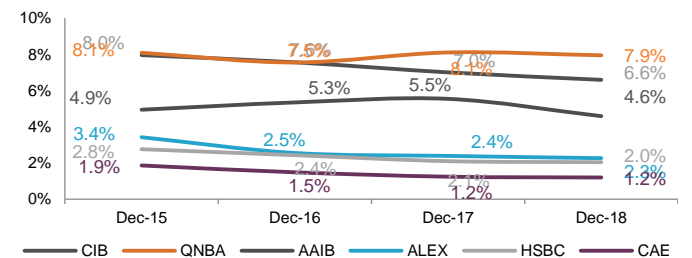
CAR



Cost/Income



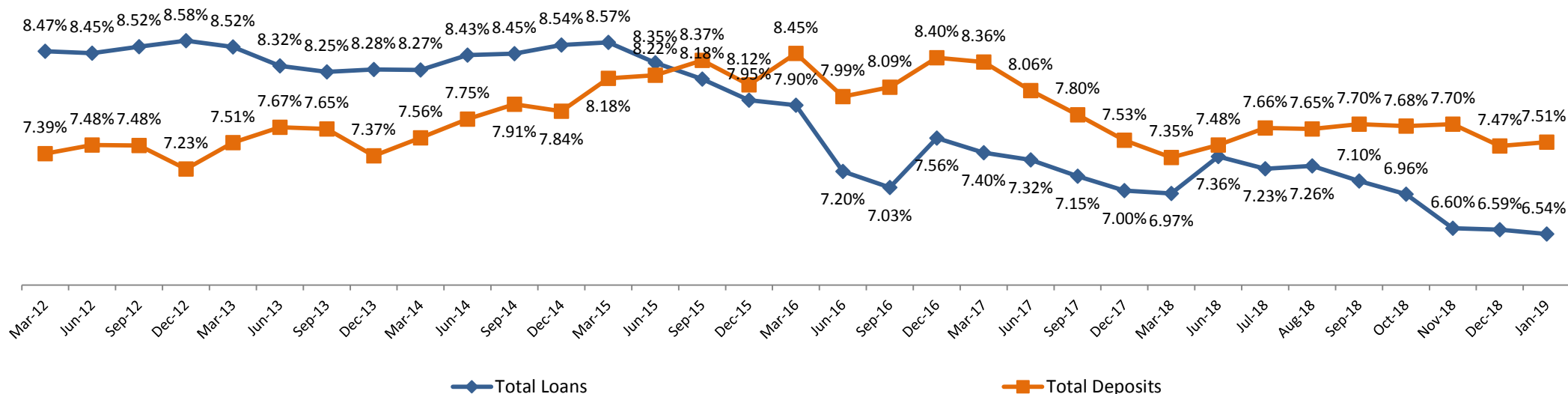
Loans Market Share



Peer Analysis figures as of December 2018



Market Share



Loan Market Share as of Jan'19

Total Loans 6.54%

- LCY Loans 5.49%
- FCY Loans 8.46%
- Household Loans 7.59%
- Institutional Loans 6.32%

Deposit Market Share as of Jan'19

Total Deposits 7.51%

- LCY Deposits 6.17%
- FCY Deposits 12.06%
- Household Deposits 7.21%
- Institutional Deposits 8.10%

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 2,642mn

Revenues EGP 5,600mn

Asset Quality

NPL/Gross loans 4.99%*

Direct Coverage Ratio
199%*

Liquidity

High liquidity

Gross LDR 42.6%

KPIs

ROAA 3.04%

ROAE 29%

Cost/income
24.2%

Largest in

Total Assets
EGP 352bn

Deposits EGP
293bn

Market Cap
EGP 100bn**

CIB's financial performance as of 1Q2019

*Ratio on a standalone basis

Figures on a consolidated basis unless otherwise stated

**As of 31/03/2019



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