



# **INVESTOR RELATIONS PRESENTATION**

**3Q2019**



**A BANK TO TRUST**



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# Disclaimer

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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	99.5mn <sup>2</sup>
Median age	24 <sup>2*</sup>
Labor force/population	41.9% <sup>1*</sup>
Unemployment rate	7.50% <sup>1*</sup>

Most populous country in the Middle East

3<sup>rd</sup> most populous in Africa

Production age totals to c.50% of total population

Over 85% of the population is below 55 years

<sup>1</sup> CBE, Economic Activity as % of GDP 2018/2019

<sup>2</sup> CAPMAS, as of 4/11/2019

<sup>1\*</sup> CAPMAS, as of Q2'2019

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

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

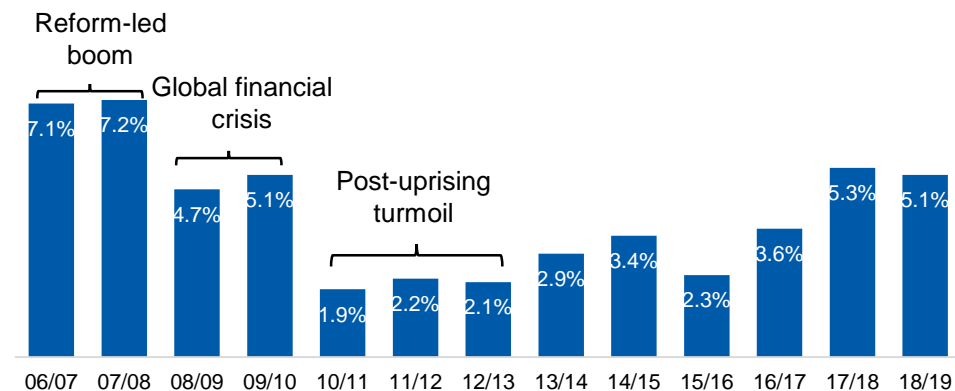
## Diversified Economy<sup>1</sup>



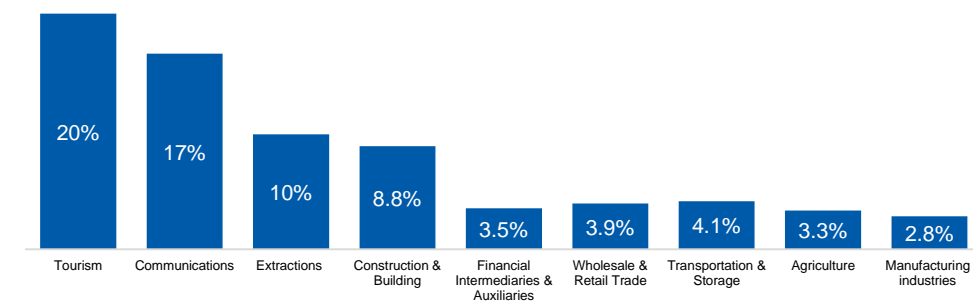
Manufacturing Industries (16%)	Wholesale & Retail Trade (13%)
Agriculture, Forests & Fishing (11%)	Real Estate (10%)
Extractions (10%)	General Government (8%)
Construction & Building (6%)	Transportation & Storage (5%)
Financial Intermediaries & Auxiliaries (4%)	Tourism (3%)
Communications (2%)	Suez Canal (2%)

# Macro-Environment- Real Sector

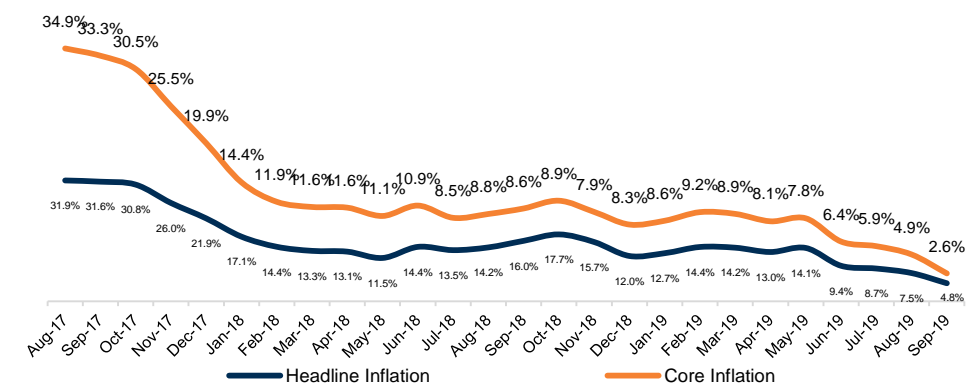
## Real GDP Growth\* (%)



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



## Inflation (%)



## Manageable debt

- ⊕ Net International Reserve: \$44.9bn (Aug19)
  - ⊕ Current A/C balance: \$-3,754mn<sup>2</sup>
  - ⊕ LT external debt: \$93.8bn<sup>2</sup>
  - ⊕ ST external debt: \$12.3bn<sup>2</sup>
- c.80% of debt in LCY held by public sector*

## Growth Opportunities

- ⊕ Total GDP: EGP 3,920,602.4mn<sup>\*\*\*</sup>
- ⊕ GDP/Capita: \$ 3,046 (2019)<sup>3</sup>

## Consumption\*\*

- ⊕ Private consumption/GDP: 81.2%
- ⊕ Public consumption/GDP: 9.1%

\*GDP at Factor Cost

\*\*CBE, figures as of Jul/Mar 2018/2019

<sup>3</sup>Expected GDP/Capita (current prices), IMF, WEO Database, October 2019

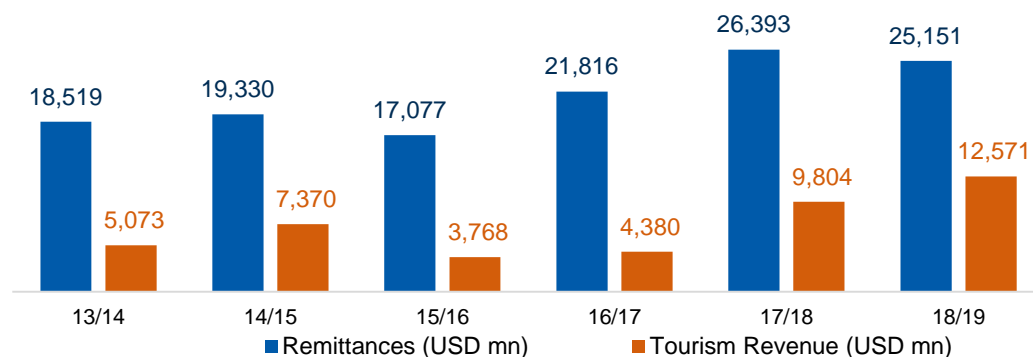
\*\*\* GDP at Factor cost by economic activity (current prices) as of Jul/Mar 2018/2019

\*\*\*\* As of FY 2018/2019

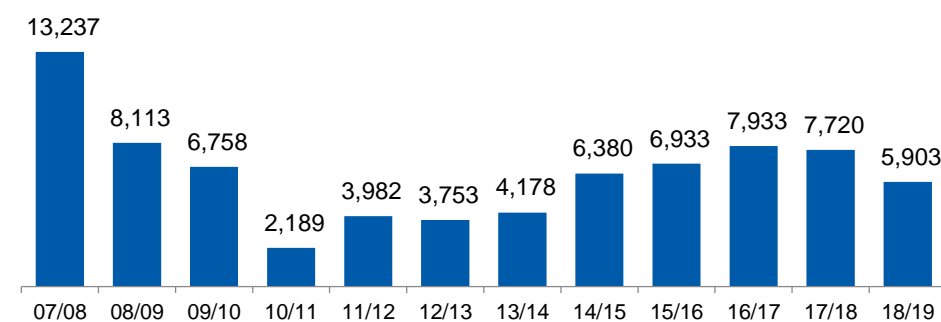
<sup>2</sup> CBE, figures as of Q3'2018/2019

# External Sector (BOP)

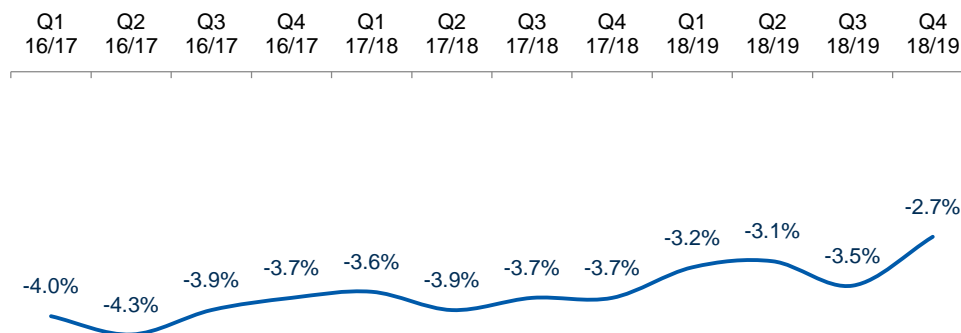
## Tourism and Remittance proceeds (USD mn)



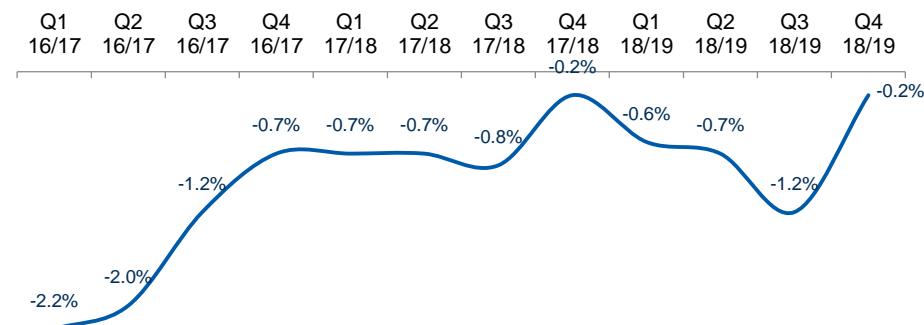
## FDI (USD mn)



## Trade Deficit (% GDP)



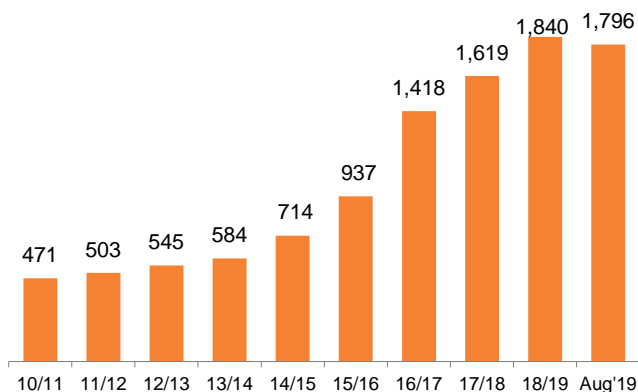
## Current Account balance (% GDP)



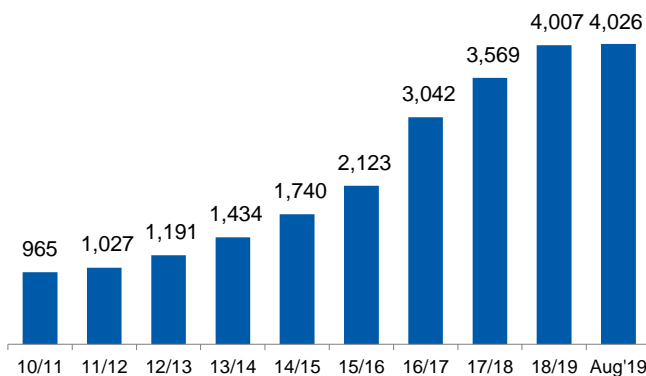
\*9M'19 annualized

# Egypt's Banking Sector

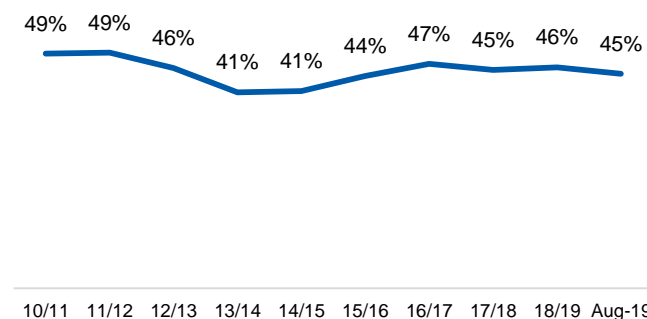
## Total loans (EGP bn)



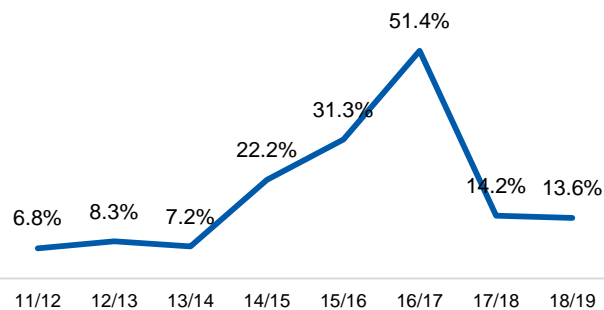
## Total deposits (EGP bn)



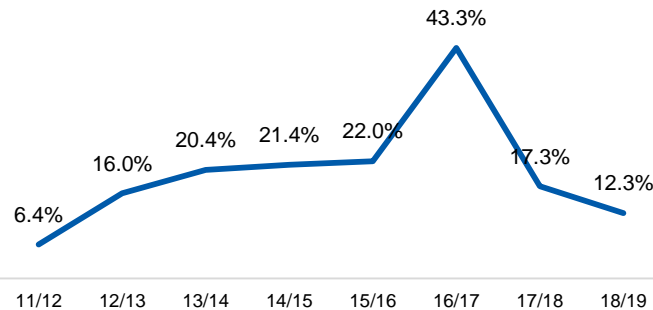
## LDR (%)



## Loan growth (%)



## Deposit growth (%)



## Underleveraged

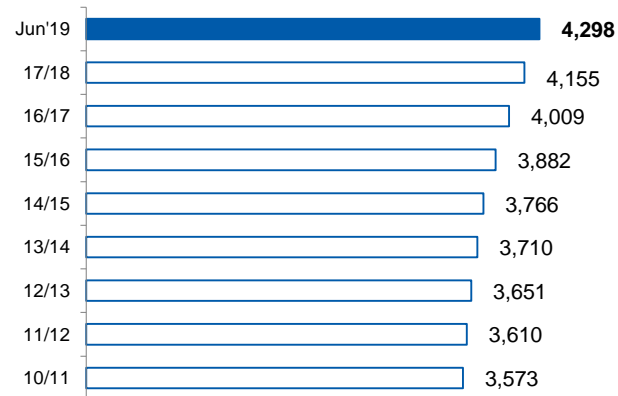
- Total # of banks: 38\*
- Total bank lending facilities/GDP: 34.02%\*\*
- Corporate loans/GDP: 27.20%\*\*
- Household debt/GDP: 6.82%\*\*
- Loans/Deposits: 44.97%

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

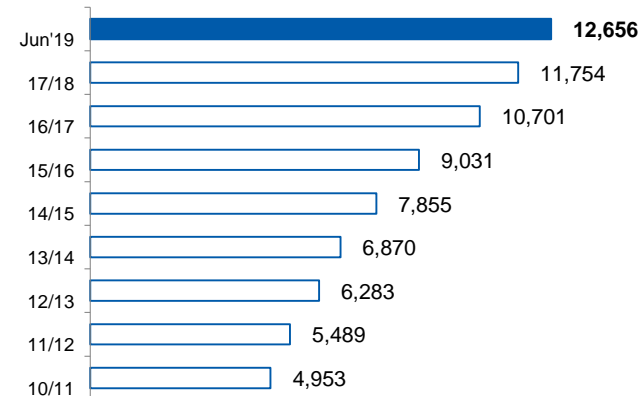
\*\*GDP by expenditure at market price, data as of Aug 2019

# Egypt's Banking Sector (Cont'd)

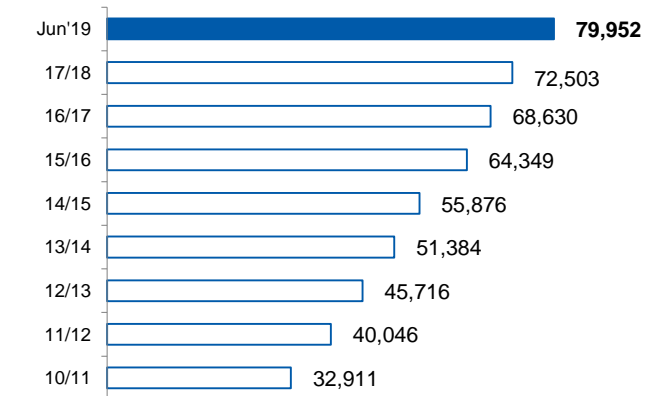
## Total # of branches



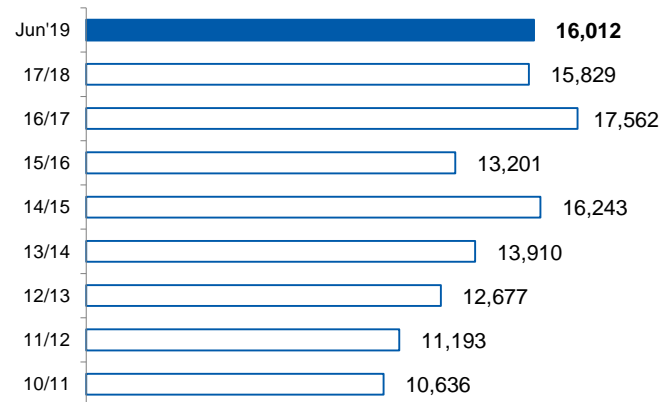
## Total # of ATMs



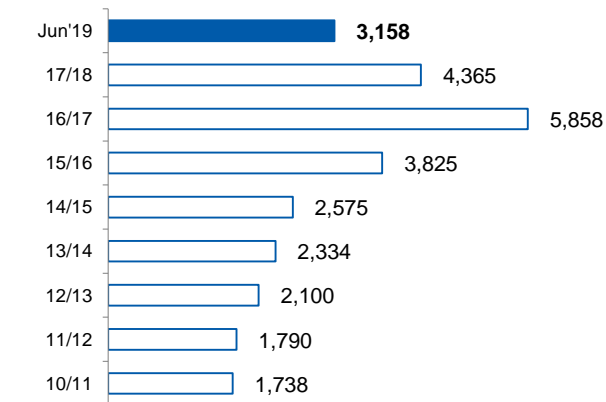
## Total # of POS



## 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

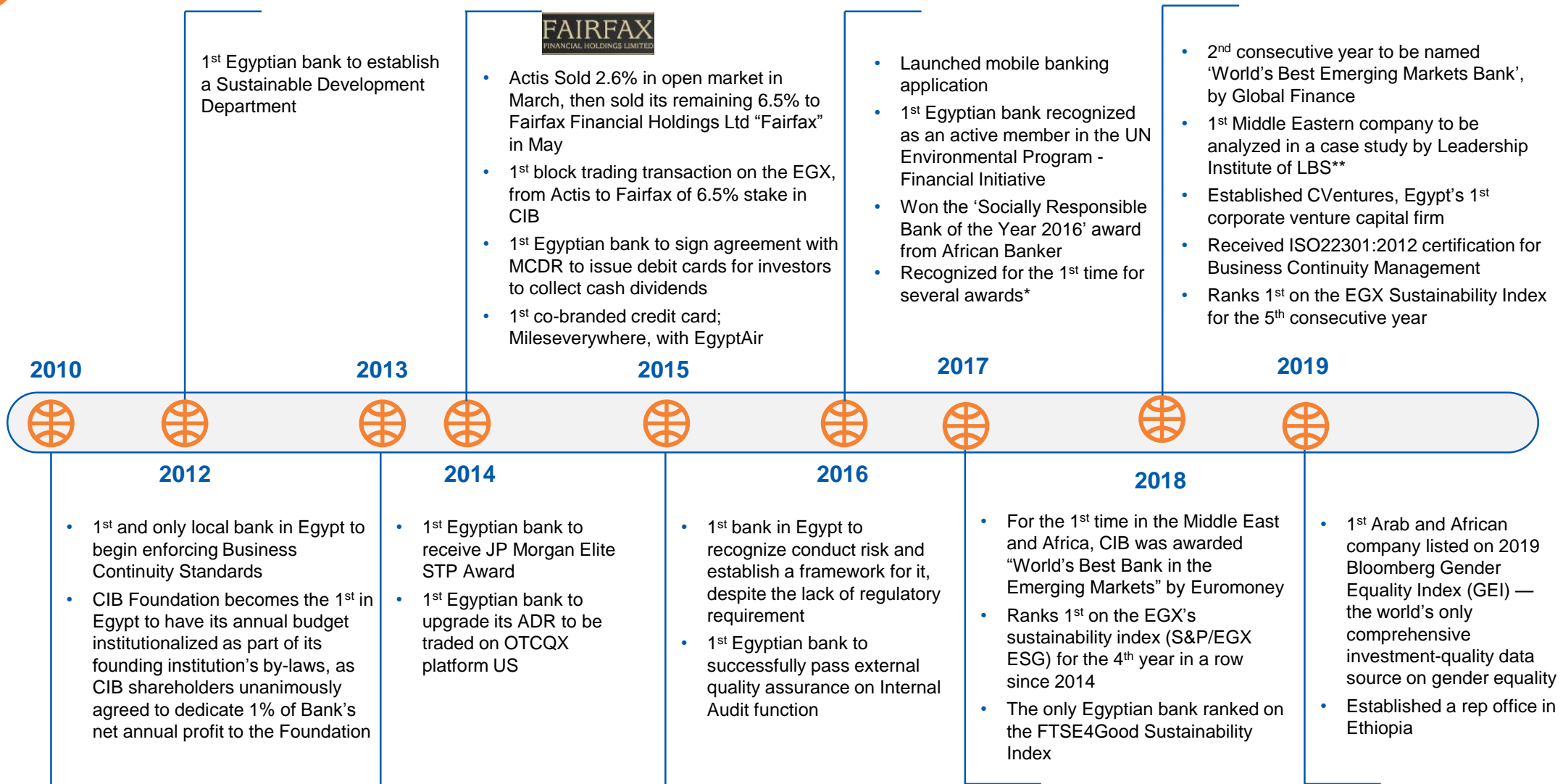
- ⌘ Economy faced rising imbalances that led to weakening growth, high public debt, a widening current account deficit, and low official reserves hence the need for reform
- ⌘ Liberalization of foreign exchange system to eliminate forex exchange shortages and encourage investment and exports
- ⌘ Monetary 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 (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

<b>203</b>	Total Branches and Units
<b>121</b>	Cairo
<b>27</b>	Alexandria
<b>25</b>	Sinai and Canal
<b>15</b>	Delta
<b>15</b>	Upper Egypt and Red Sea

### Digital Banking

<b>9,205,054</b>	Website Visits
<b>3,408,446</b>	Call Center Calls
<b>1,566,953</b>	IVR calls
<b>561,121</b>	Smart Wallet Users
<b>537,077</b>	Internet Banking Users
<b>210,667</b>	Mobile Banking Downloads*
<b>15,114</b>	POS
<b>990</b>	ATMs

\*New mobile banking app as of August 2019

## Digital Banking Initiatives

- ❑ Highest Activity Rate in the Egyptian market reaching 16%
- ❑ Launched CIB's new Mobile Banking application on August 3rd, which includes a revamped layout that offers an enhanced user experience and additional features, such as fingerprint login, in-app registration, managing beneficiaries and viewing investment funds, and others



# 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



**World Economic Forum (WEO):** CIB's Chairman was invited by the WEF to lead and address the discussion on Financial Crime within the scope of the "Globalization 4.0: shaping a global architecture in the age of the fourth industrial revolution" theme and to also inaugurate their regional African forum in Cape Town, South Africa. CIB has since officially become a WEO member, and accordingly, will be able to leverage this unique platform to learn from other world class financial intuitions, engage in globally transformative projects, and connect with potential African and global partners alike



**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. During their Transform Africa Summit in Rwanda, CIB signed an MOU with Smart Africa to collaborate on ICT literacy, eServices innovation and awareness and digital entrepreneurship advancement



**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 has published 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*. The final document, signed off on June 13<sup>th</sup>, 2019, showcases CIB's Advanced Analytics and Big Data Lab as a best practice across the African continent



**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



**Carnegie Mellon University (CMU):** CIB has partnered with CMU Africa based in Kigali, Rwanda to provide real-life business case practicum courses for their Master of Science in Information Technology (MSIT) degree specifically within the IT Entrepreneurship concentration. CMU is a top ranked US research institution, whose industry partners include top international renowned companies.

# Lines of Business and Credit Rating

	Institutional Banking	Consumer Banking
<b>Profile</b>	<ul style="list-style-type: none"> <li>Market leader</li> <li>Prime contributor to profitability</li> </ul>	<ul style="list-style-type: none"> <li>The take-off for a world class consumer banking franchise</li> </ul>
<b>Focus</b>	<ul style="list-style-type: none"> <li>Large and medium-size corporates (MNCs, institutions and banks)</li> <li>Project finance and syndicated loans</li> <li>Treasury and capital Markets Services</li> <li>Transactional banking services</li> </ul>	<ul style="list-style-type: none"> <li>Retail customers (with special focus on Wealth and Plus)</li> <li>Business Banking (SMEs)</li> </ul>
<b>Contribution to loans</b>	78.18%	21.82%
<b>Contribution to deposits</b>	31.60%	68.40%
<b># of customers</b>	12,636	1,473,493

## Credit Rating

### Current Rating

### Previous Rating

	LT FCY	ST FCY	Outlook	LT FCY	ST FCY	Outlook
<b>Fitch*</b>	B+	B	Stable	B	B	Positive
<b>S&amp;P</b>	B	B	Stable	B-	B	Positive
<b>Moody's**</b>	B3	NP	Stable	Caa1	NP	Positive
<b>CI***</b>	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 3<sup>rd</sup> 2019

\*\* According to the latest upgrade on April 23<sup>rd</sup> 2019

\*\*\* According to the latest upgrade Sep 27<sup>th</sup> 2018

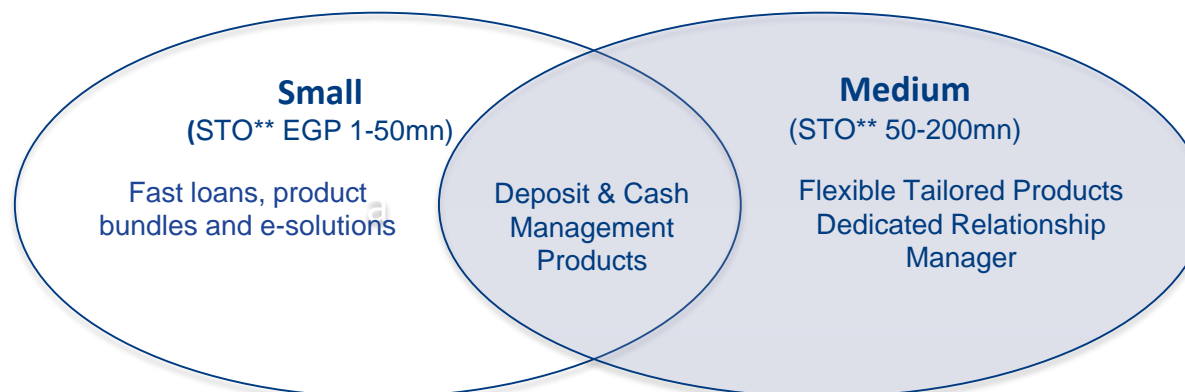
# Business Banking

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"> <li>Launched unsecured lending products</li> <li>Expanded coverage area</li> </ul>	<ul style="list-style-type: none"> <li>Built-up strong relationship team focused on larger corporates</li> </ul>	<ul style="list-style-type: none"> <li>Launched segment based distribution model</li> <li>Launched simpler &amp; faster turnaround products and bundles for small segment</li> </ul>	<ul style="list-style-type: none"> <li>Accredited team members 'Small Business Consultant'</li> <li>New digital channel platform launched for trade &amp; cash management</li> </ul>	<ul style="list-style-type: none"> <li>Innovative lending data based eligibility system</li> <li>New predictive models to detect fraud and provide early warning signals for borrowers with a high degree of accuracy</li> </ul>	<ul style="list-style-type: none"> <li>Launched the revamped SME Lending programs that offers faster delivery and more flexible options in 1Q19</li> <li>Launched a special offering to encourage women through our new "Women In Business Program" in 1Q19</li> </ul>

## Customer Segmentation\*



\* According to CBE Segment Definition

\*\*STO: Sales turnover

# Our Stock in a Nutshell

## STOCK EXCHANGES

### TICKER

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

## SHARE INFORMATION

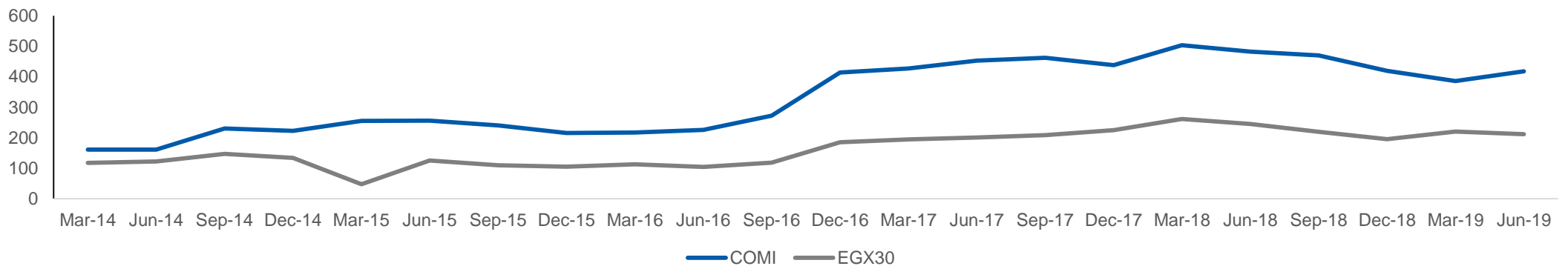
- Shares outstanding 1,458,540,800
- Par value EGP 10.00
- GDR convertibility 1:1

## 52 WEEKS PERFORMANCE

- High EGP 84.02
- 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	106bn
Avg. Daily Volume	2.110mn	1.98mn	2.17mn	2.37mn	1.31mn	1.30mn	1.18mn
Avg. Daily Price (EGP)	15.65	26.41	33.86	38.20	62.92	65.84	73.20

## Stock Activity: COMI vs. EGX30



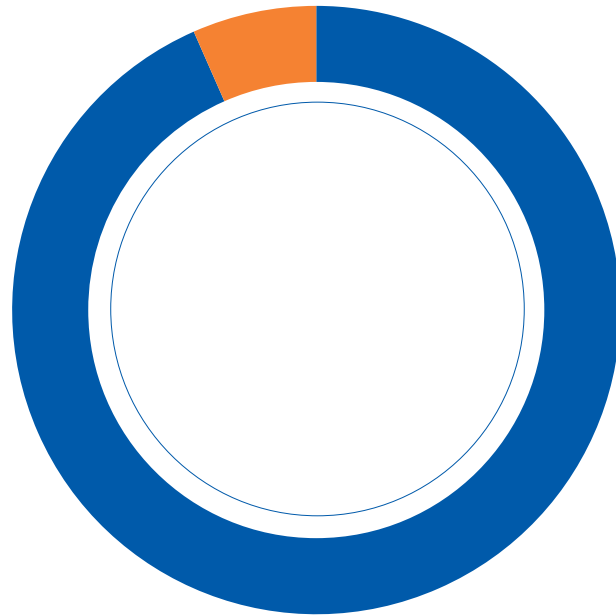
All information normalized after 1:4 stock bonus as of 14/2/2019

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

\*As of 4/11/2019

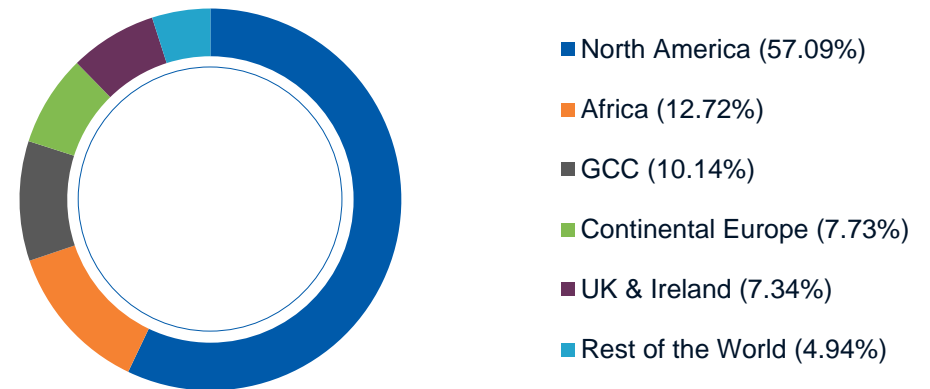
Source: Bloomberg

# Shareholding Structure

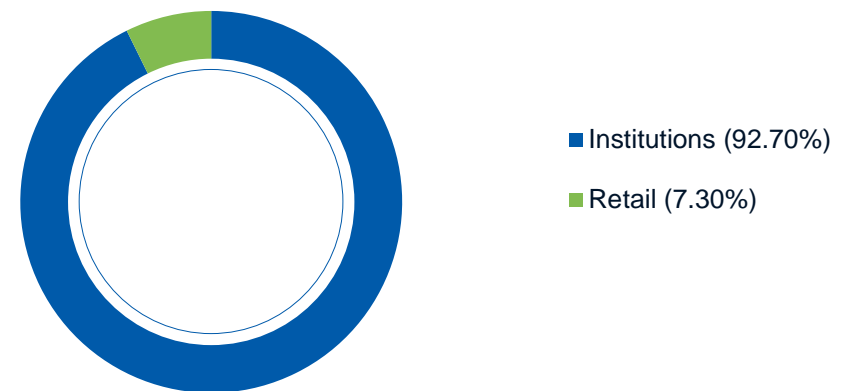


■ Free Float (93.4%) ■ Fairfax (6.6%)\*

## 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 enjoys significant diversity, leadership, skills, operating experience and professionalism in a broad set of industries
- ⌘ Complying with best international practices, an independent Lead Director is appointed
- ⌘ 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 6 are independent\*

Hisham Ezz Al-Arab	Chairman and Managing Director
Hussein Abaza	Chief Executive Officer and Board Member
Jawaid Mirza	Lead Director Independent, Non-Executive Board Member
Mark Richards	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
Paresh Sukthankar	Independent, Non-Executive Board Member
Rajeev Kakar	Independent, Non-Executive Board Member

On October 8<sup>th</sup> 2019, Mr. Yasser Hashem and Dr. Sherif Kamel stepped down as non-executive directors having concluded six years of service on the Board. Their departure comes in compliance with the CBE's decision in accordance to the corporate governance directives.

On the same date, CIB welcomed both Mr. Paresh Sukthankar and Mr. Rajeev Kakar as independent non-executive directors of the Board.

# Our Strategy

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



# Business Continuity & 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 Online Portal Services - by Global Finance	Best Information Security and Fraud Management - by Global Finance	Best Online Deposit, Credit and Investment Product Offerings - by Global Finance
Best Integrated Consumer Banking Site - by Global Finance	Best in Mobile Banking - by Global Finance	Best Mobile Banking App - by Global Finance
Best Trade Finance Services - by Global Finance	Best FX Services in North Africa - By EMEA Finance	Best Payment Services in North Africa - By EMEA Finance
Middle East's Best Bank for Corporate Responsibility - by Euromoney	Best Bank 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 Trade Finance Provider in Egypt - by Global finance	Egypt's Best Bank - by Euromoney
Best Bill Payment and Presentment - by Global Finance	Best Mobile Banking App - by Global Finance	Best Subcustodian Bank in Egypt - by Global Finance

More awards available:

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





# Performance Snapshot: September 30<sup>th</sup> 2019

	Key Indicators	9M19	Comparison	Commentary	
<b>Profitability</b>	REVENUES NPAT ROAE ROAA	EGP 16.9bn EGP 8,538mn 27.8% 3.18%	EGP 15.2bn; 9M18 EGP 7,019mn; 9M18 31.8%; 9M18 3.01%; 9M18	11% YoY 22% YoY -13% YoY 6% YoY	▲ ▲ ▼ ▲
<b>Efficiency</b>	NIM** COST/INCOME	6.30% 23.1%	6.5%; 9M18 19.1%; 9M18	-3% YoY 21% YoY	▼ ▲
<b>Assets</b>	TOTAL ASSETS NET LOANS	EGP 374,152mn EGP 110,637mn	EGP 342,461mn; Dec-18 EGP 106,377mn; Dec-18	9% YtD 4% YtD	▲ ▲
<b>Asset Quality</b>	NPLs/GROSS LOANS* COVERAGE RATIO*	5.27% 190%	4.64%; 9M18 240%; 9M18	14% YoY -21% YoY	▲ ▼
<b>Funding</b>	CUSTOMER DEPOSITS LOAN TO DEPOSIT RATIO*	EGP 307,846mn 40%	EGP 285,297mn; Dec-18 41.9%; Dec-18	8% YtD -5% YtD	▲ ▼
<b>Equity &amp; Capital</b>	SHAREHOLDERS' EQUITY CAR	EGP 47,648mn 27.2%	EGP 34,228mn; Dec-18 19.1%; Dec-18	39% YtD 43% YtD	▲ ▲

Figures on a consolidated basis unless otherwise stated

\*\*NIM is on a standalone managerial basis

\*Ratios on a standalone basis

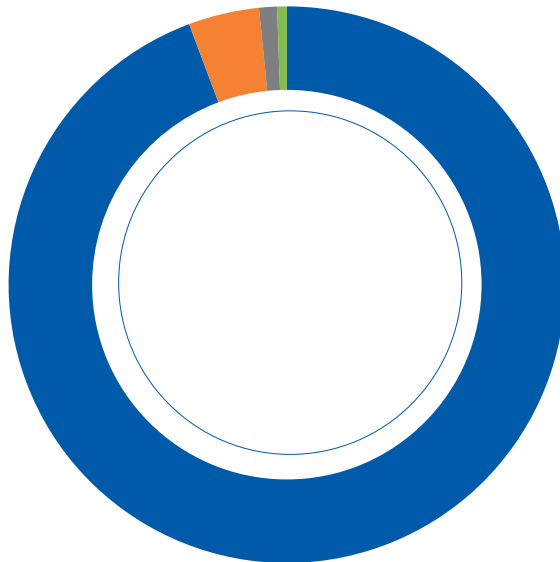
This slide shows CIB's 9 months performance



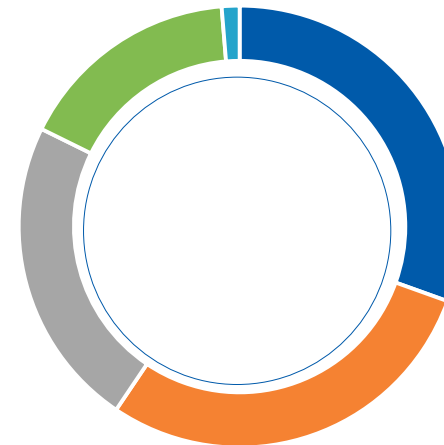
# Performance Snapshot: Funding Overview

## Funding Structure

- Due to Customers (94.29%)
- Other Liabilities (4.11%)
- Other Loans (1.04%)
- Due to Banks (0.56%)

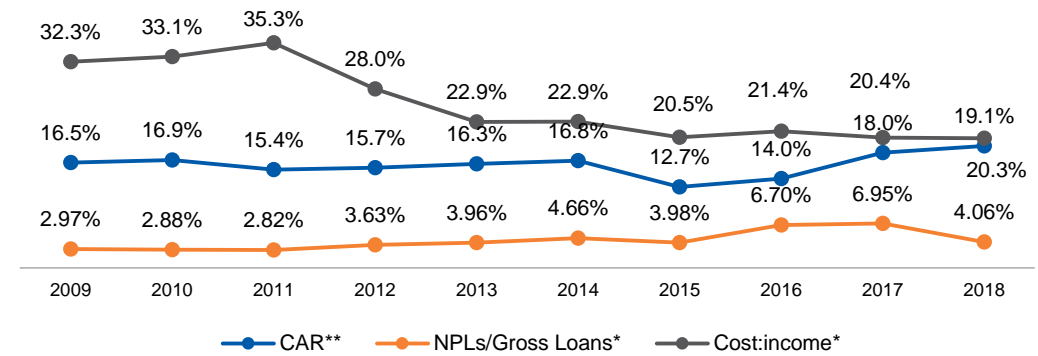
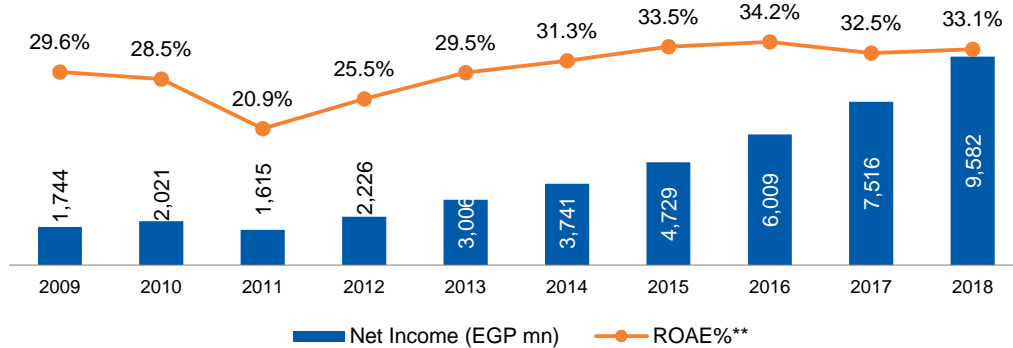
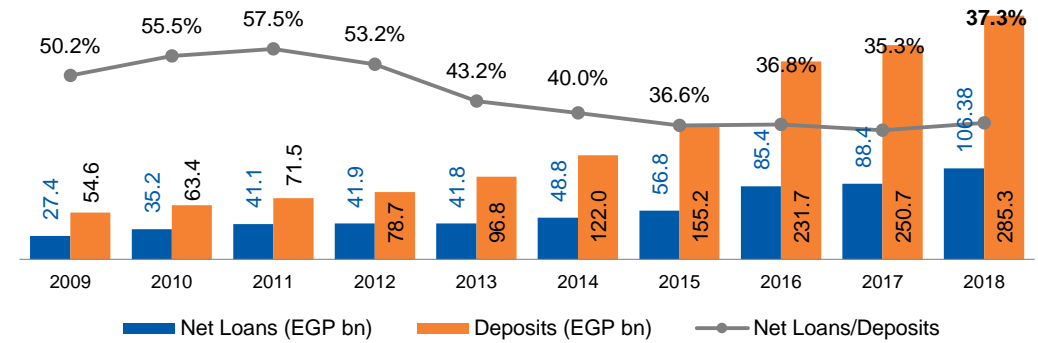
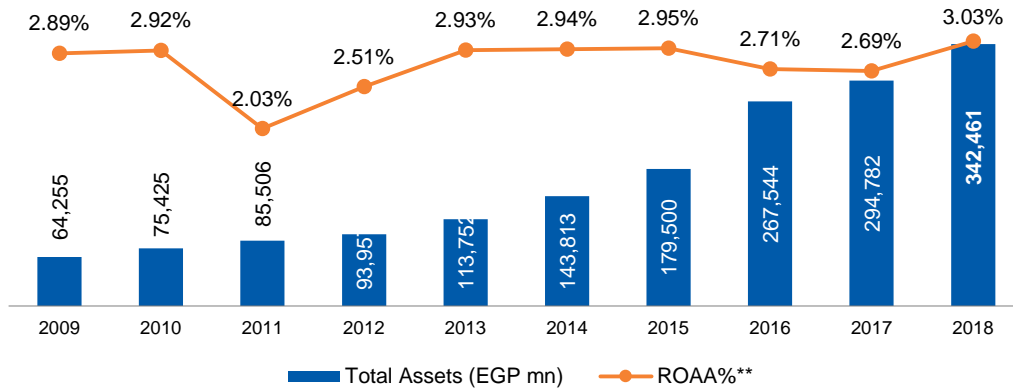


## Customer Deposit Mix



*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

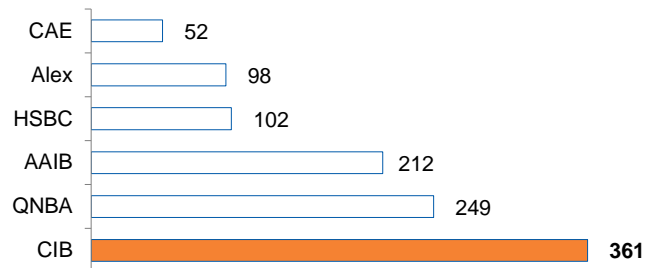
\* Figure on a standalone basis

\*\* Ratio after appropriation

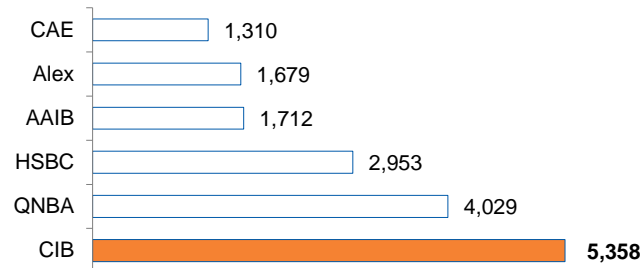
Figures on a consolidated basis unless otherwise stated

# Position Among Peers

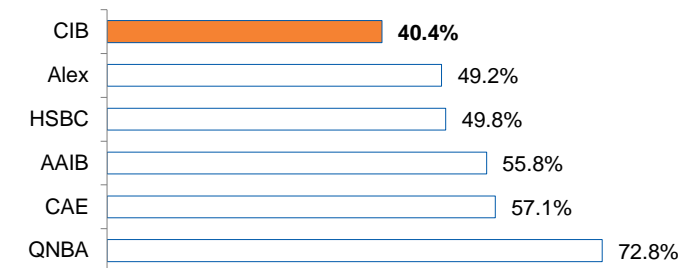
## Total Assets (EGP bn)



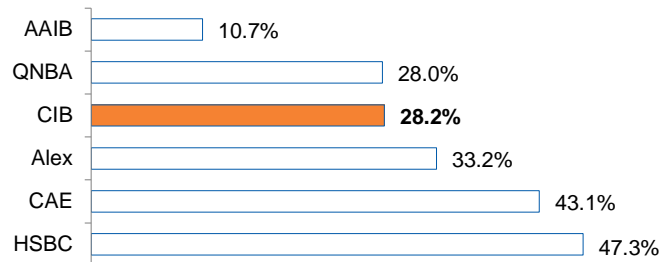
## Net Income (EGP mn)



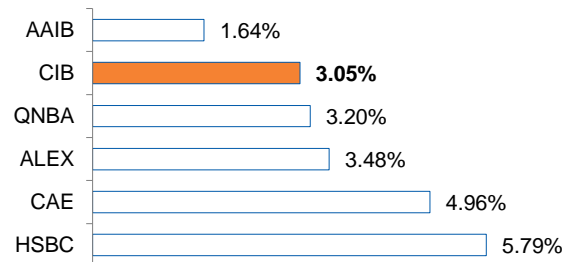
## Gross Loans/Deposits



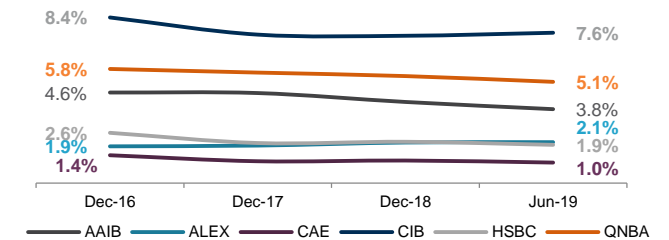
## ROAE



## ROAA



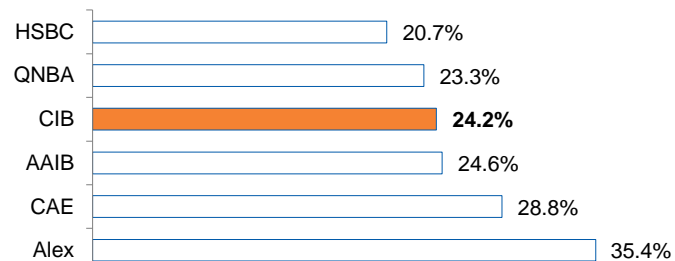
## Deposits Market Share



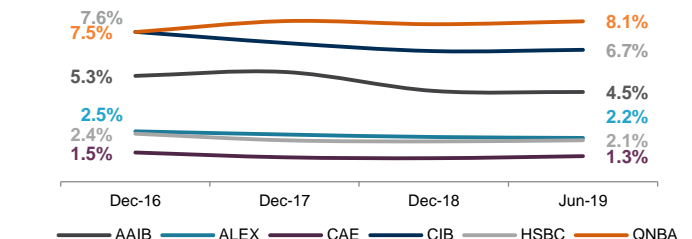
## CAR



## Cost/Income



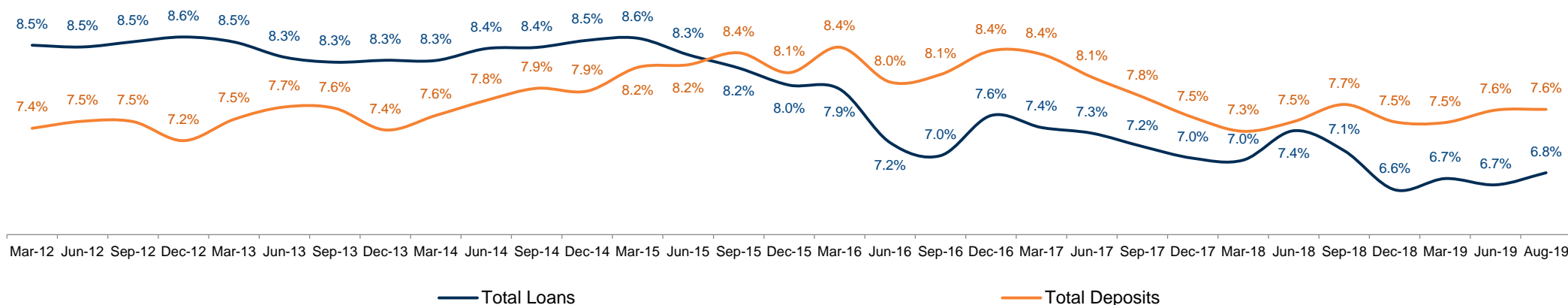
## Loans Market Share



Peer Analysis figures as of June 2019



# Market Share



## Loan Market Share as of Aug'19

**Total Loans 6.81%**

- 🌐 **LCY Loans 5.43%**
- 🌐 **FCY Loans 10.23%**
- 🌐 **Household Loans 7.33%**
- 🌐 **Institutional Loans 6.68%**

## Deposit Market Share as of Aug'19

**Total Deposits 7.64%**

- 🌐 **LCY Deposits 6.56%**
- 🌐 **FCY Deposits 12.01%**
- 🌐 **Household Deposits 7.28%**
- 🌐 **Institutional Deposits 8.42%**

*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 3,183mn

Revenues EGP 6,060mn

## Asset Quality

NPL/Gross loans 5.27%\*

Direct Coverage Ratio  
190%\*

## KPIs

ROAA 3.46%

ROAE 28.4%

Cost/income  
20.7%

## Largest in

Total Assets  
EGP 374bn

Deposits EGP  
308bn

Market Cap  
EGP 123bn\*\*

CIB's financial performance as of 3Q2019

\*Ratio on a standalone basis

Figures on a consolidated basis unless otherwise stated

\*\*As of 5/11/2019





- 🌐 For more information, please visit our website; [www.cibeg.com](http://www.cibeg.com)
- 🌐 To read about the projects that the CIB Foundation has helped support, and to know ways in which you can donate, please visit [www.cibfoundationegypt.org](http://www.cibfoundationegypt.org)

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Egypt

### Customer Service Hotline: 19666

24/7 dedicated customer service short number