



# INVESTOR RELATIONS PRESENTATION

Q3 2021

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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
- No assurance can be given that projections will be achieved, future events will occur, or that the Bank's assumptions are correct. Actual results may differ materially from those projected
- This document is provided for informational purposes only. It is not an offer to buy or sell CIB shares. Readers should take into account factors of uncertainty and risk when basing their investment decisions on information provided in this document
- Past performance cannot be relied on as a guide to future performance
- CIB relies on information obtained from sources believed to be reliable, but does not guarantee its accuracy or completeness



# MACROECONOMIC OVERVIEW

# EGYPT - 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	29

## Demographics

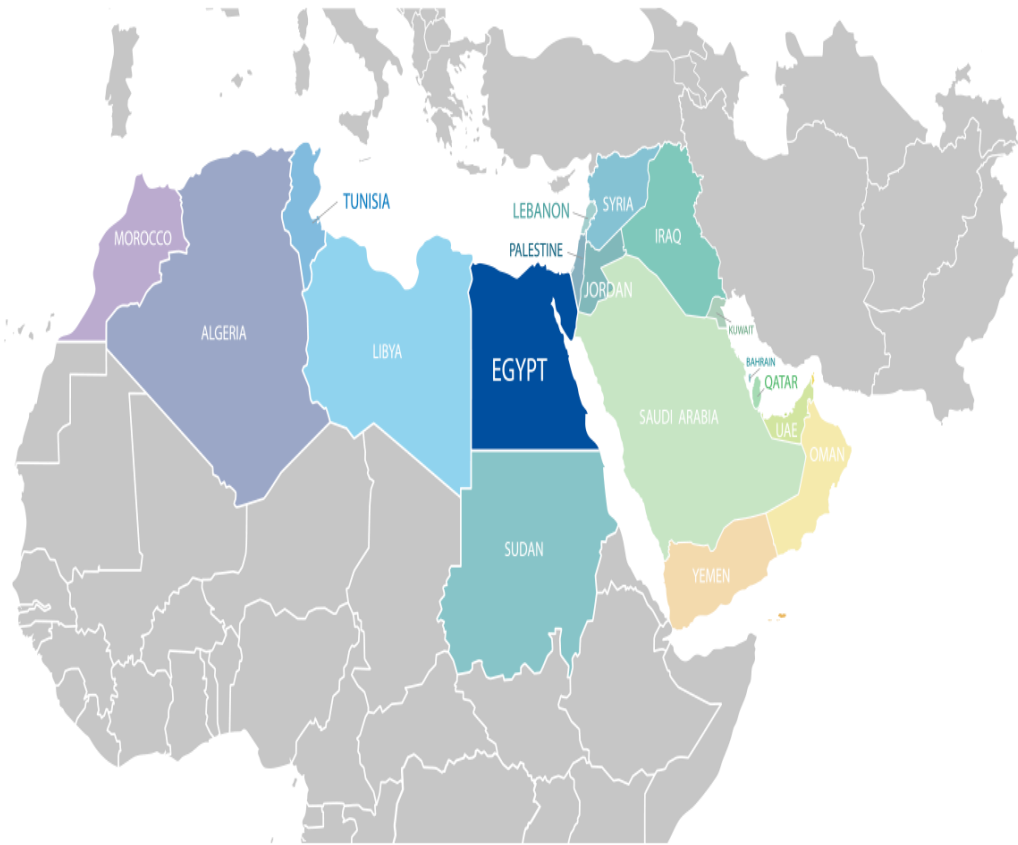
Population	102.6 mn*
Median age	24.1**
Participation rate (Labor force / population)	41.9***
Unemployment rate	7.3%***

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



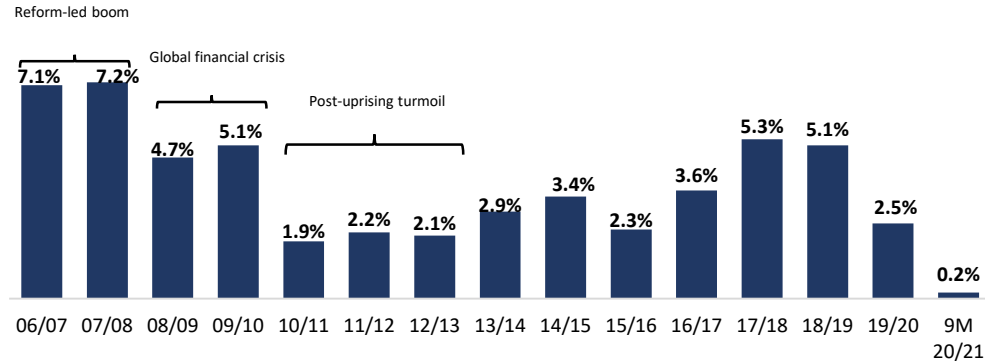
\*CAPMAS, as of 11/2021

\*\*CIA, World Fact Book

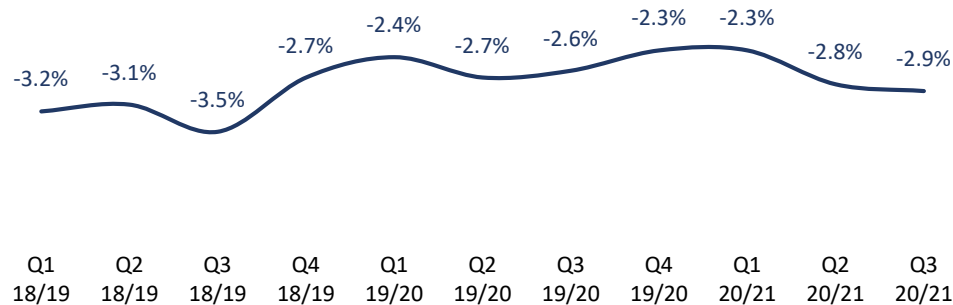
\*\*\* CAPMAS, as of Q2'2021

# MACRO ENVIRONMENT

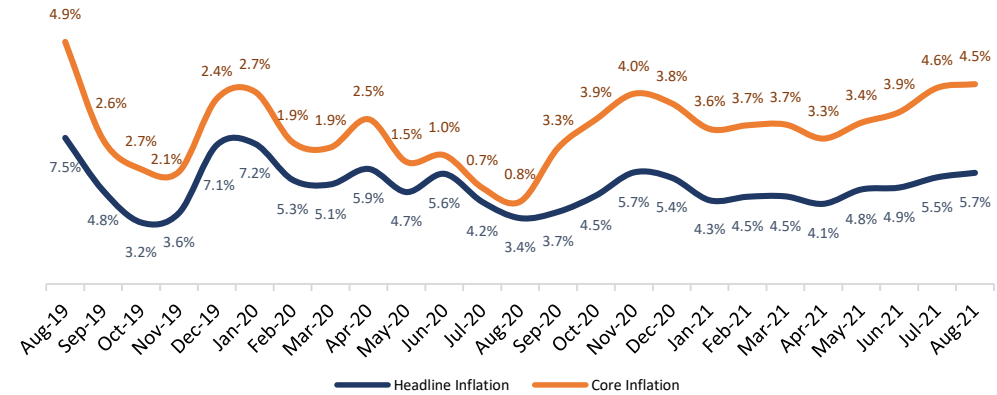
## Real GDP Growth\* (%)



## Trade Deficit (% GDP)



## Inflation (%)



## Manageable debt

- Net International Reserve: \$40.67bn (August 2021)
- Current A/C balance: \$-5.67bn\*\*
- LT external debt: \$121.63bn\*\*
- ST external debt: \$13.21bn\*\*

## Growth Opportunities

- Total GDP: EGP 2,921,208.3mn\*\*\*
- GDP/Capita: EGP 3,058.3 (2020)

## Consumption\*\*\*\*

- Private consumption/GDP: 87.2%
- Public consumption/GDP: 9.2%

\*GDP at Factor Cost

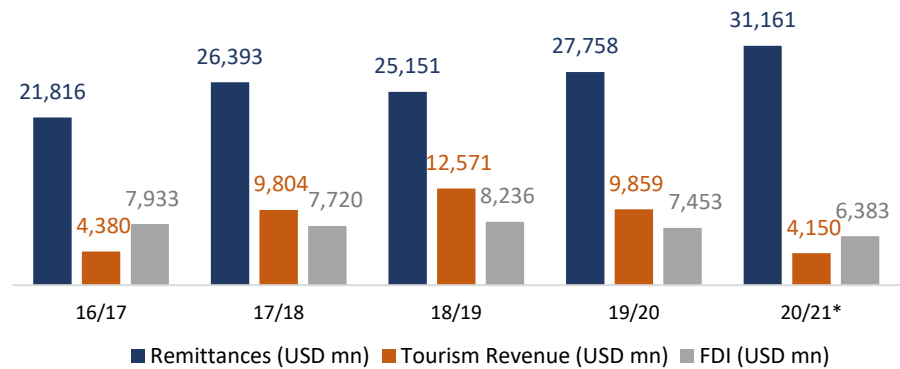
\*\*CBE, figures as of Q3 2020/2021

\*\*\*GDP at Factor cost by Economic Activity (Constant prices), as of July/Dec. 2020/2021

\*\*\*\*CBE September 2021 Bulletin

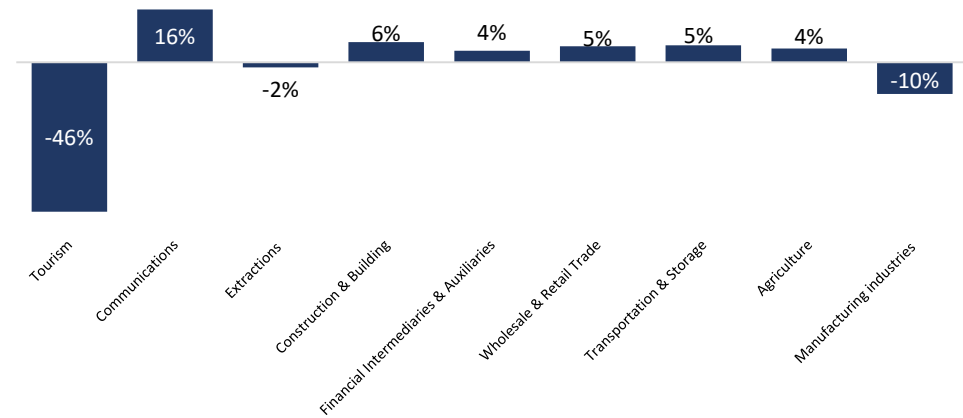
# SUSTAINABLE FCY RESOURCES

Foreign Inflows (USD mn)



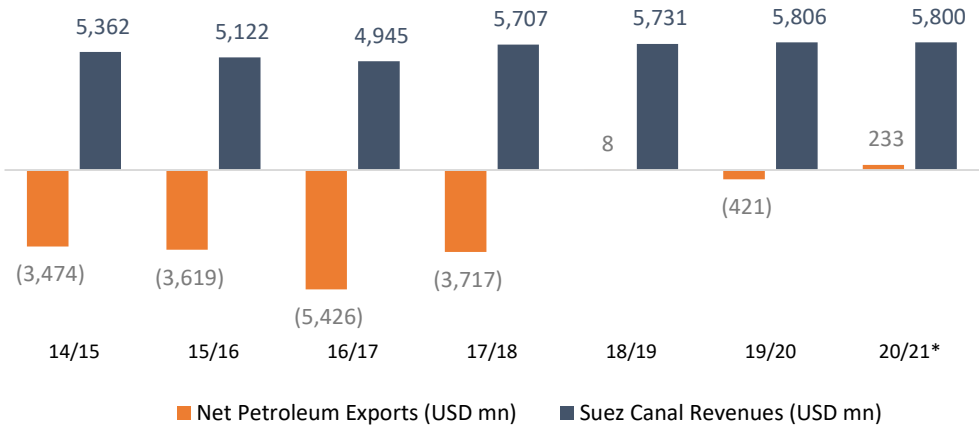
\* 9M21 Annualized

Key Sector Growth rates\*\*



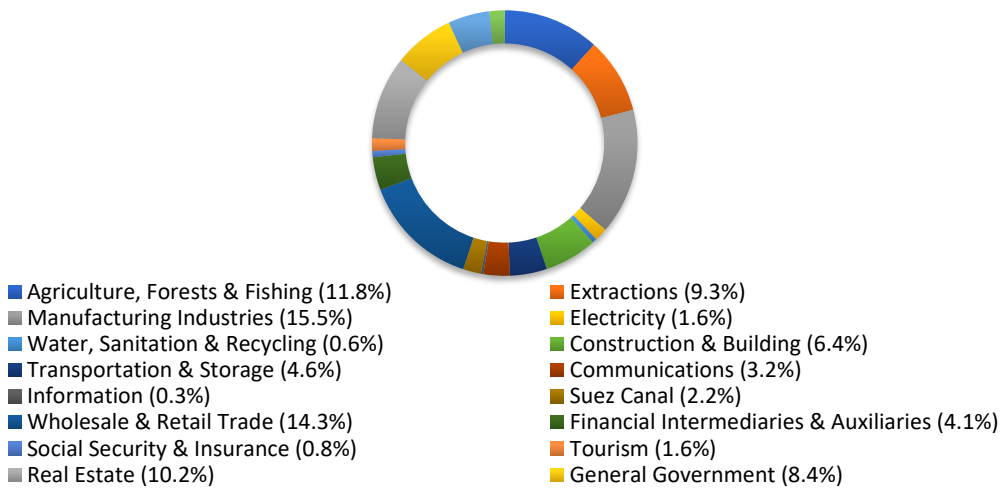
\*\*July/Mar. 2020/2021

Petroleum and Suez Canal Proceeds (USD mn)



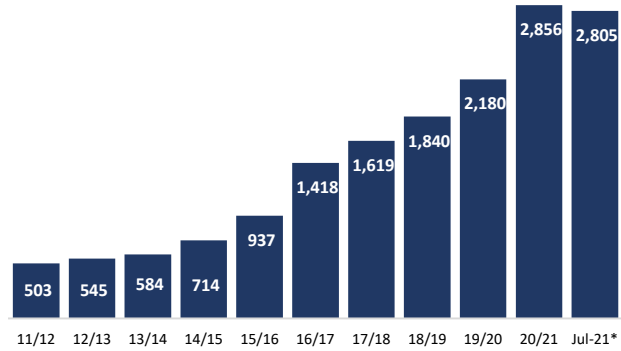
\* 9M21 Annualized

Diversified Economy\*\*

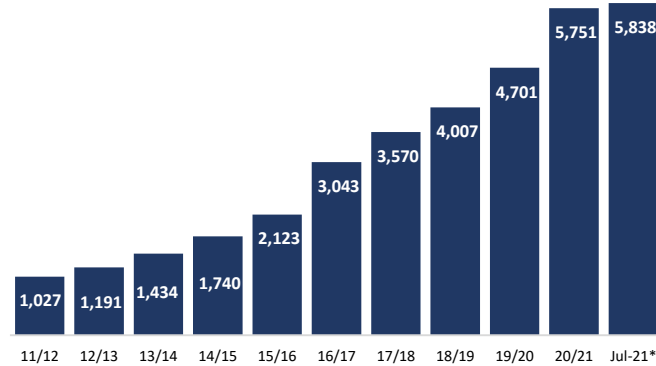


# EGYPT'S BANKING SECTOR (Cont'd)

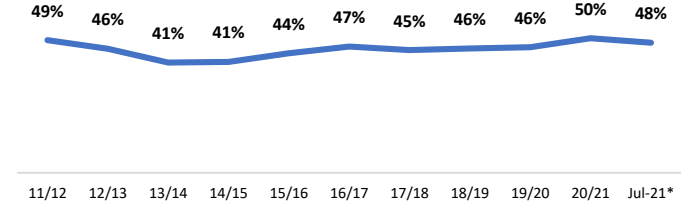
Total loans (EGP bn)



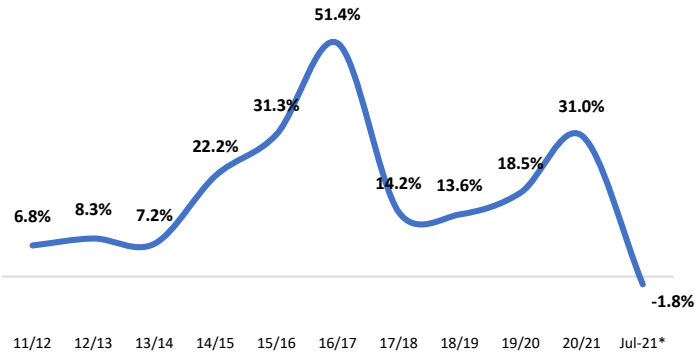
Total deposits (EGP bn)



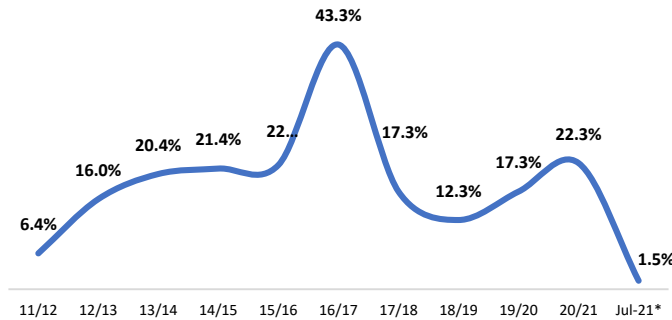
LDR (%)



Loan growth (%)



Deposit growth (%)



Underleveraged

- ⊗ Total # of banks: 38\*\*
- ⊗ Total bank lending facilities/GDP: 49.06%\*\*\*
- ⊗ Corporate loans/GDP: 39.45%\*\*\*
- ⊗ Household debt/GDP: 9.62%\*\*\*
- ⊗ Loans/Deposits: 48.92%

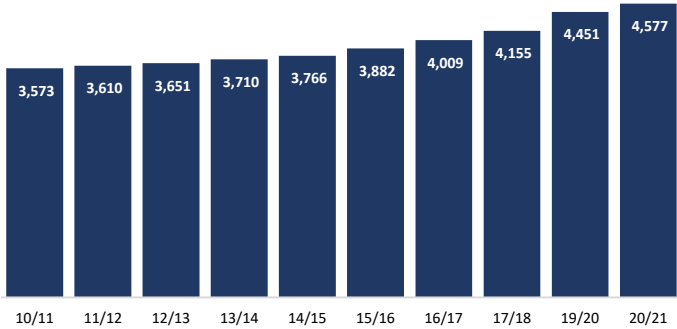
\* As per the latest published Data by CBE

\*\*\*GDP by expenditure at market price as of Jul-21. Loan and Deposit Balances as of Jul-21

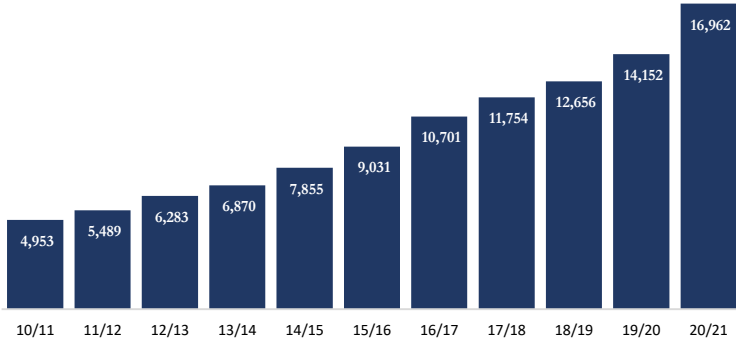


# EGYPT'S BANKING SECTOR (Cont'd)

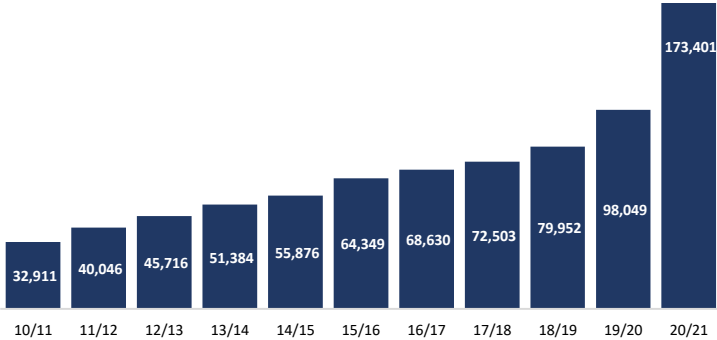
Total # of branches



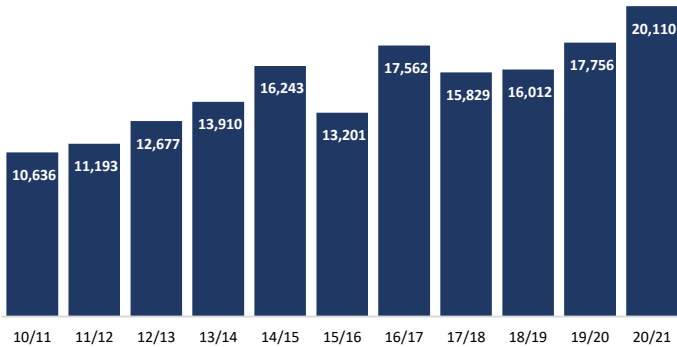
Total # of ATMs



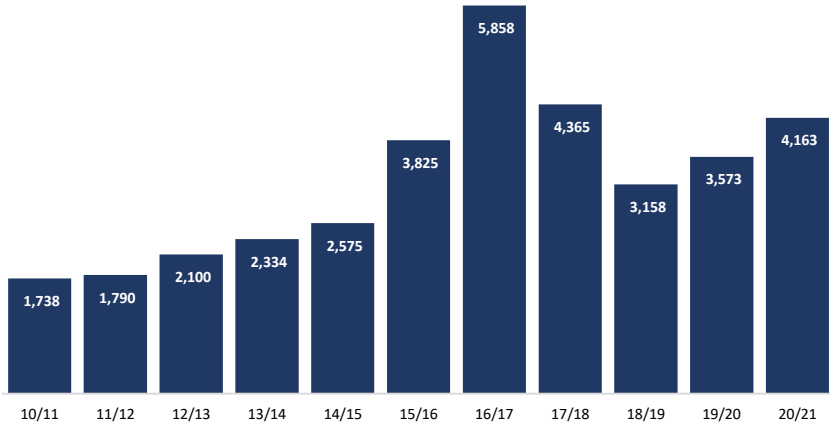
Total # of POS



Total # of debit cards ('000)\*



Total # of credit cards ('000)



\* 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

- ⌘ Middle East's largest private medical city
- ⌘ Dabaa Nuclear Power Plant
- ⌘ Benban Solar Park, set to be the largest solar plant in the world. The power plant will cover Egypt's electricity needs and edge it forward on its path to becoming the region's energy hub.
- ⌘ Monorail's project connecting the New Administrative Capital with other major towns
- ⌘ US \$1.2bn concentrated solar power (CSP) plants

### Financial Inclusion

- ⌘ Unveiling opportunities within SMEs
- ⌘ The introduction of "Meeza" prepaid card for governmental and local payments
- ⌘ Integration of grey economy
- ⌘ Attracting retail into banks
- ⌘ Over 80% of adult population unbanked

### Reform Policy

- ⌘ CBE's SME initiative requiring banks to raise the share of loans directed to micro, small, and medium enterprises (SMEs) to 25% of their total loan portfolio from 20%.
- ⌘ CBE's Mortgagee initiative, an EGP 100 billion mortgage finance that serves low and middle-income citizens
- ⌘ Mandatory ESG reporting requirements: companies listed on the Egyptian Stock Exchange, and companies operating in non-bank financial activities to submit environmental, social, and governance disclosure reports related to sustainability

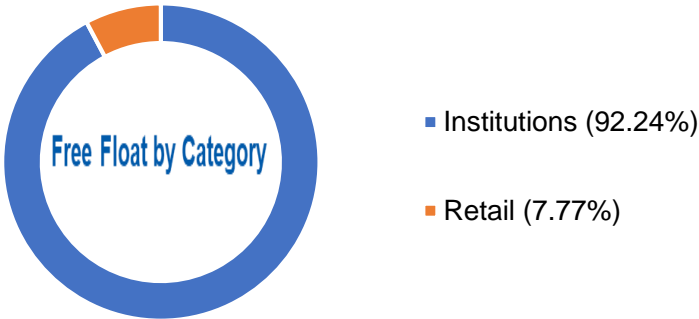
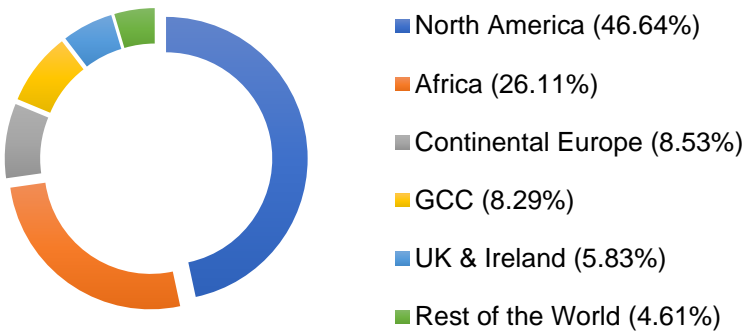
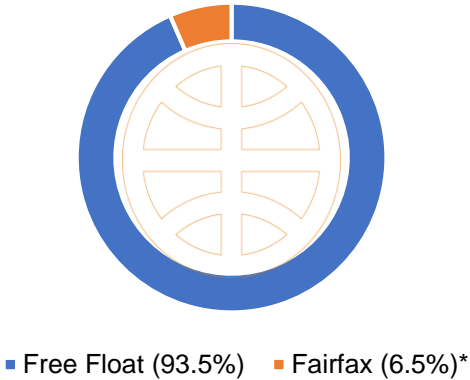
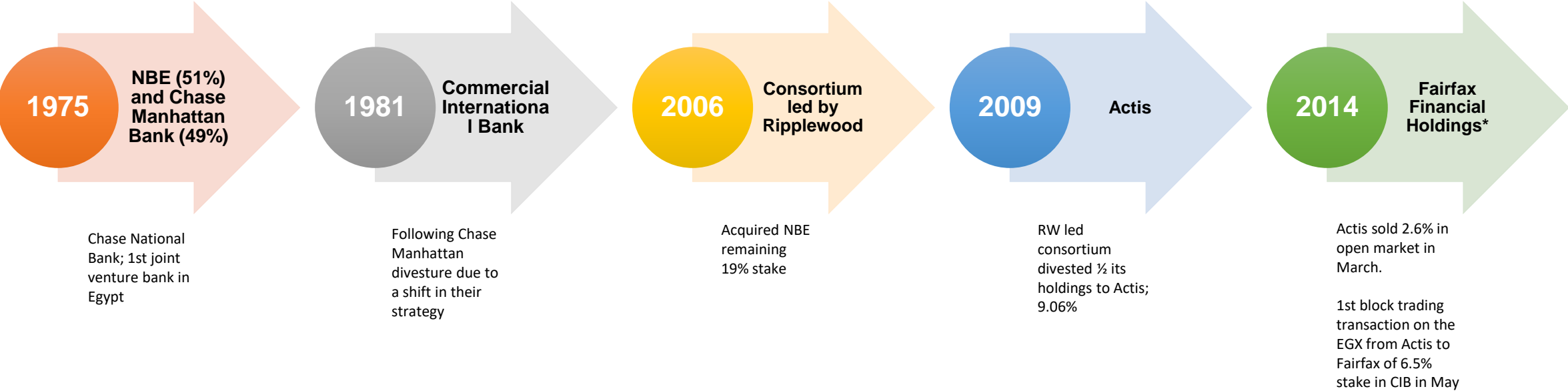
## Attracts Investments

- ⌘ Low labor costs
- ⌘ Cheap, abundant, and diversified energy sources
- ⌘ Political Stability



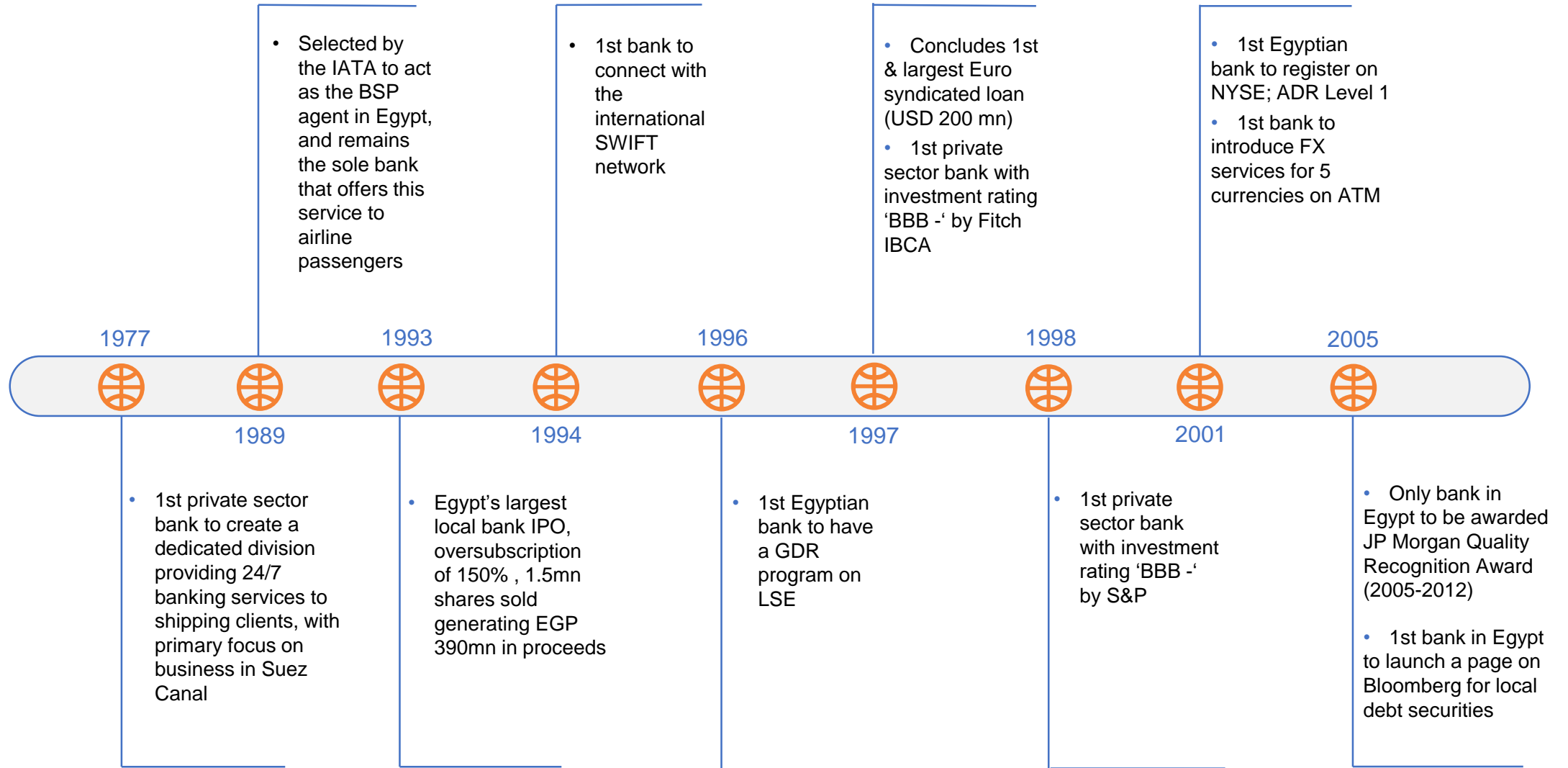
ABOUT CIB

# CIB's SHAREHOLDERS

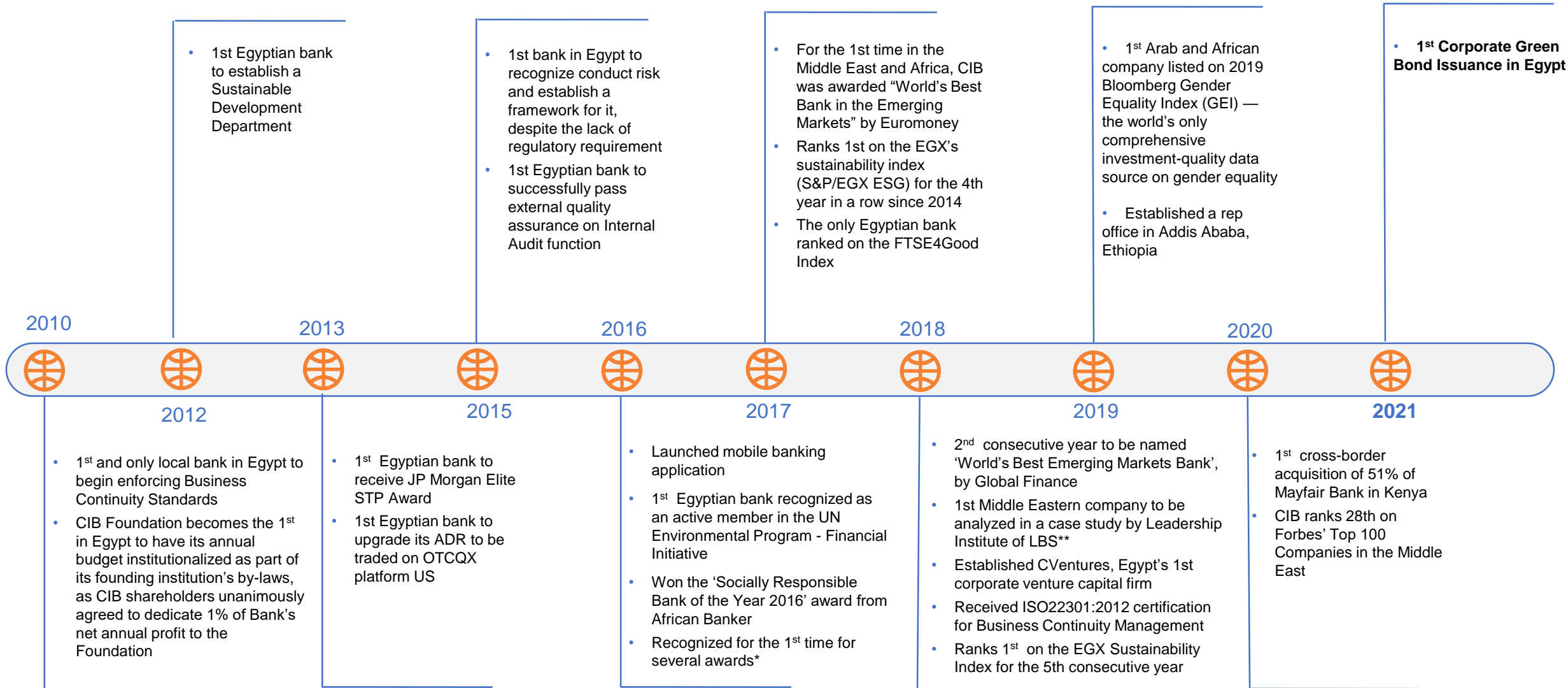


\* Several wholly owned subsidiaries of Fairfax Financial Holdings Ltd ("Fairfax")

# CIB KEY MILESTONES



# CIB KEY MILESTONES (Cont'd)



# CIB SUBSIDIARIES



## **Ownership: 99.9%**

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

MAYFAIR  
— BANK —



FOR BANKING EXCELLENCE

## **Ownership: 51%**

Mayfair CIB Bank Limited is a Kenyan banking institution serving small and medium enterprises, large corporate clients and high net worth individuals. The Bank was established in 2017 by a group of Kenyan investors, and was granted a banking license by the CBK on June 20<sup>th</sup>, 2017 and began its operations on August 1<sup>st</sup>, 2017



## **Ownership: 49.95%**

Damietta Shipping and Marine Services (DSMS) is a shareholding company, established in 1986 through a Public Offer. CIB acquired stake in the company during July 2018, and its stake reached 49.95% in October 2020. DSMS is a small sized company, with minimal operations in the form of marine services mainly containers repairs, renting fuel tanks and electricity generators



**Ownership: 39.34%**

Established in October 1996 as a joint stock company, ACE has a long track record in the field of trading and maintenance of specialized information technology hardware. The company is well-positioned as the system integrator of choice for the government, major banks, and large institutions. ACE sources its original hardware products from recognized companies in the field, such as Sedco, Fujitsu, HP, and Cisco



**Ownership: 30%**

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: 37%**

TCA Properties is an SPV under Talaat Moustafa Group established through its subsidiary Alexandria Company for Real Estate Investment "AREI" and its parent company TMG for Real Estate Touristic Investment. The SPV will be specialized in real estate commercial business activities including the acquisition, leasing and selling of commercial real estate units, buildings and/or spaces , and will be managed by Alexandria Company for Projects Management.



# OUR PRESENCE IN EGYPT

## Distribution Network

**Total Branches and Units: 215**

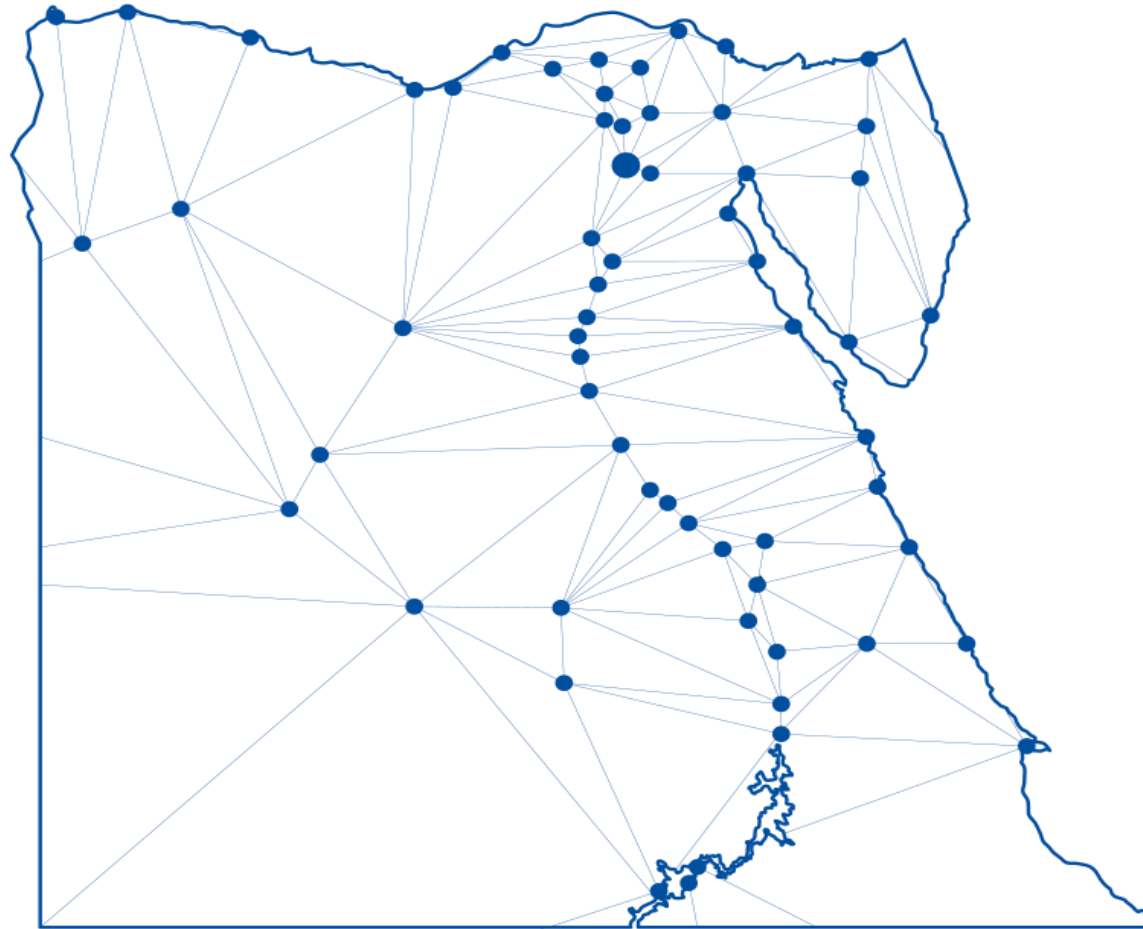
**Greater Cairo: 128**

**Alexandria Region: 32**

**Suez Canal Region: 22**

**Delta Region: 18**

**Upper Egypt Region: 15**



# AWARDS & RECOGNITION



## 2021

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

Best Transaction  
Banking - The  
Digital Banker

Best Supplier  
Financing Initiative  
- The Digital  
Banker

Sustainable Bank  
of the Year –  
African Banker

Best Digital Bank -  
Global Finance

Best Trade  
Finance Provider  
in Egypt – Global  
Finance

Best Bank for  
Payment Services  
-The Digital Banker

Best Financial  
Chain Initiative in  
Egypt - The Digital  
Banker

Best Domestic  
Bank in Egypt  
- Asiamoney

Financial Leadership  
in Sustaining  
Communities in the  
Middle East - Global  
Finance

Best Bank in Egypt  
– Global Finance

Best Bank for  
Cash  
Management- The  
Digital Banker

Best Bank in Egypt  
– Euromoney

Best CSR Initiative in  
Asia and Middle East -  
MEED

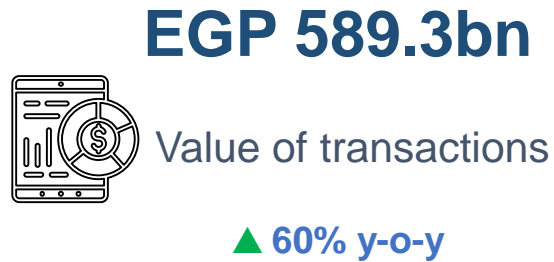
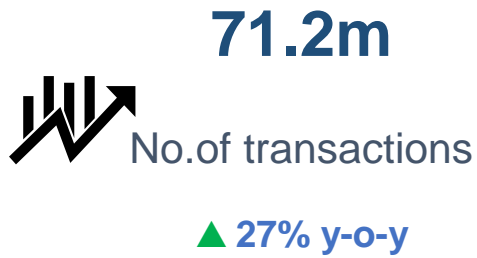
More awards available:

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



# OUR STRATEGY

Today				Tomorrow
<b>Financial Performance</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>Digitalizing the banking and branch experience and work towards relying on Robotics Process Automation (RPA) and operations centralization to increase efficiency and reduce the cost to serve</li> <li>Enforcing advanced business continuity, and security management best practices including cyber security</li> </ul>
<b>Responsible Banking</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>Continue to advocate Responsible Banking through driving financial inclusion and literacy, women and youth empowerment and equality</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>



## Digital Banking Channels:

Channel	Transactions	Growth Vs YTD Jun 2021	Subscribers	Growth Vs YTD Jun 2021
ATM	53m	▲ 52%		
Mobile Banking	5m	▲ 65%	1.3m*	▲ 12%
Internet Banking	1.6m	▲ 51%	984k	▲ 6%
Smart Wallet	7.5m	▲ 59%	944k	▲ 5%
IVR	3.9m**	▲ 72%	810k	▲ 8%

## Global Transaction Banking Products:

Product	Transactions	Growth Vs YTD Jun 2021	Subscribers	Growth Vs YTD Jun 2021
Cash Management	3.8m	▲ 54%	23k	▲ 10%
Global Transactions Services	199k	▲ 53%		
Trade Finance Management	24.2k	▲ 49%	4.8k	▲ 10%
Corporate Payment Services	85.2k	▲ 59%	2.8k	▲ 11%

# CIB PRESENCE IN AFRICA

CIB aims to position itself as a trade finance hub for Egypt and East Africa, focusing on both corporate and SMEs, especially after the establishment of our representative office in Ethiopia and the acquisition of a 51% stake in a local Kenyan bank, which was renamed Mayfair CIB Bank Limited.



**Mayfair Bank:** CIB acquired 51% of Mayfair Bank in Kenya. CIB's mandate to explore and assess opportunities in Africa, building a bridge for Egyptian customers to benefit from regional integration efforts across the continent and benefiting from the prospects available from being Common Market for Eastern and Southern Africa (COMESA) members and the recent African Continental Free Trade Agreement (ACFTA).



**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



**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 launched in 2013, the Alliance is made up of all African countries adhering to the Smart Africa Manifesto and dozens of private sector and academia members. During the Transform Africa Summit in Rwanda, CIB signed an MOU to collaborate on ICT literacy, eServices innovation and awareness and digital entrepreneurship advancement



# LINES OF BUSINESS

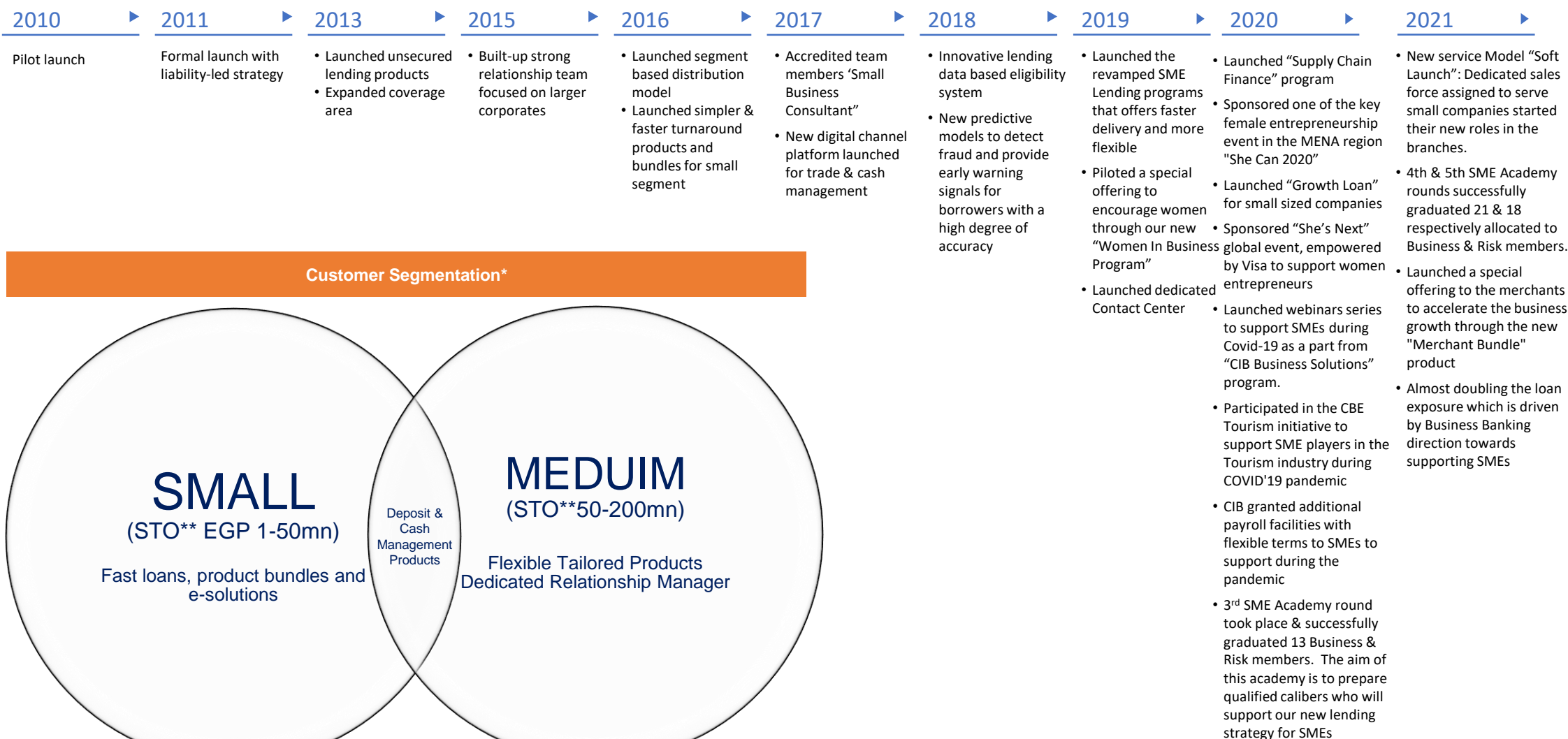
	Institutional Banking	Consumer Banking
Profile	<ul style="list-style-type: none"> <li>Market leader</li> <li>Prime contributor to profitability</li> </ul>	<ul style="list-style-type: none"> <li>The take-off for a world class consumer banking franchise</li> </ul>
Focus	<ul style="list-style-type: none"> <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>
Contribution to loans	74%	26%
Contribution to deposits	36%	64%
# of customers	8,124	1,624,859







# LINES OF BUSINESS - 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



# CREDIT RATING

Credit Rating	Current Rating			Previous Rating		
	LT FCY	ST FCY	Outlook	LT FCY	ST FCY	Outlook
 <b>FitchRatings</b> *	B+	B	Stable	B+	B	Negative
 <b>S&amp;P Global Ratings</b> ***	B	B	Stable	B+	B	Stable
 <b>MOODY'S</b> **	B2	NP	Stable	B3	NP	Positive
 <b>CI CAPITAL intelligence</b> ****	B+	B	Stable	B	B	Positive

\* According to the latest report as of August 2021

\* According to the latest report as of December 2020

\*\*\* According to the latest report as of October 2020



# OUR STOCK IN A NUTSHELL

## STOCK EXCHANGES

Listed Egyptian Exchange (EGX)

Listed London Stock Exchange (LSE)

Traded OTCQX Int'l Premier (Level 1 ADR prog.)

## TICKER

COMI

CBKD

CIBEY

## SHARE INFORMATION

Shares outstanding 1,970,241,790

Par value EGP 10.00

GDR convertibility 1:1

## 52 WEEKS PERFORMANCE

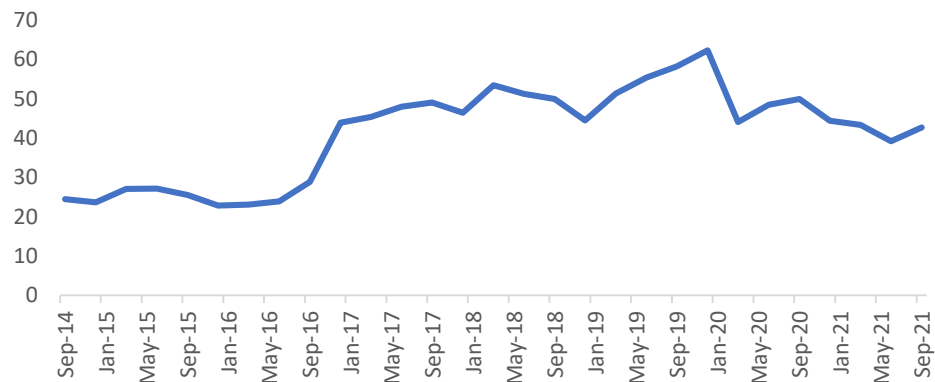
High EGP 54

Low EGP 36.77

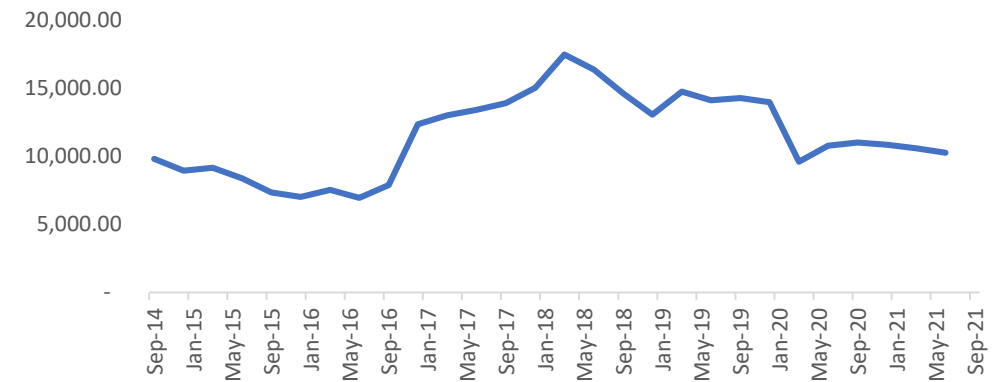
	2014	2015	2016	2017	2018	2019	2020	YTD 2021
Market Cap. (EGP)	44.67bn	43.69bn	84.32bn	89.86bn	86.43nn	121.96bn	87.46bn	105.4bn
Avg. Daily Volume	2.7mn	2.8mn	3.17mn	1.74mn	1.73mn	1.66mn	2.93mn	2.13mn
Avg. Daily Price (EGP)	20.14	25.41	28.61	47.18	49.52	56.58	49.93	44.31

## Stock Activity: COMI vs. EGX30

### COMI



### EGX 30 Index





# ESG AT CIB

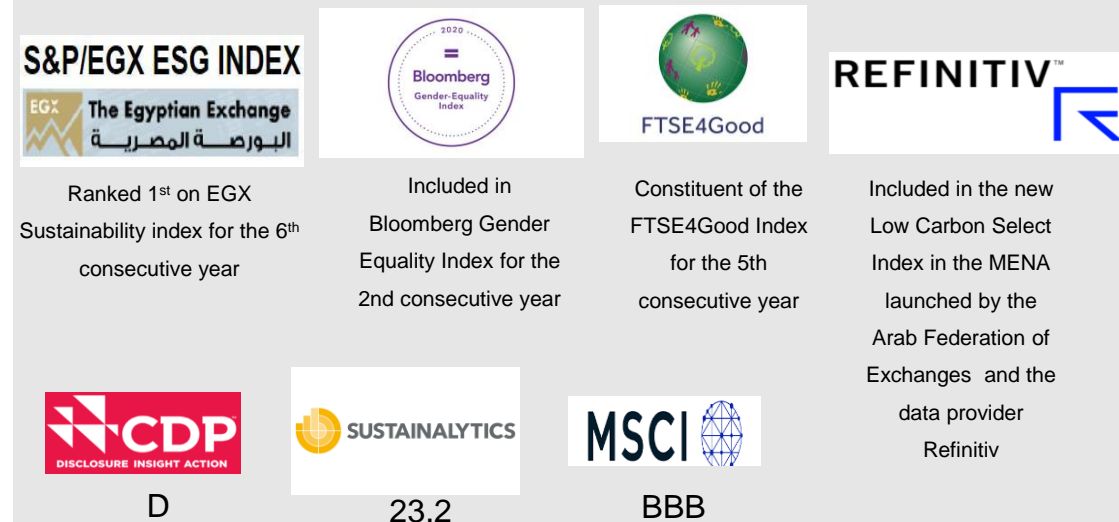


## International Standards & Guidelines



\*CIB-Egypt received a special award from the Energy Efficiency Project by the Ministry of Electricity and Renewable Energy, Amcham and the UNDP in recognition of the bank's outstanding energy efficiency

## Recognition and Ratings



# ESG AT CIB



- ☐ First Corporate Green Bond in Egypt
- ☐ Green Loans for corporate customers to implement energy efficiency in their own business
- ☐ Solar Loan Program for retail customers
- ☐ Founding Member of the Net Zero Banking Alliance
- ☐ Annual Reporting on the bank's GHG Emissions
- ☐ Global environmental standards maximizing efficiency in terms of energy, and water consumption, and waste management



- ☐ 30% of total workforce are women
- ☐ First Bank in the MENA to receive the Gender Equity Seal based on the Gender Equity Model (GEM)
- ☐ Co-Chairing Egypt's Closing Gender Gap Accelerator
- ☐ Women in Business Program: empowers women owned businesses through preferential lending rates and more exclusive tailored features
- ☐ All branches are equipped with the necessary accessibility features, such as ramps, accessible bathrooms and teller counters, and talking ATMs.
- ☐ 1.5% of total annual profit is endowed to CIB Foundation, which has built strategic partnerships with healthcare providers from the governmental, private, and non governmental sectors to maximize its impact on underprivileged children throughout Egypt



- ☐ A strong ESG governance structure: Sustainability Board Committee, Sustainable Finance Steering Committee, Sustainable Finance Department and a Bank-wide Sustainability Strategic Network
- ☐ A diverse board of directors
- ☐ The Board and its committees are governed by well defined charters that set out its responsibilities and composition requirements
- ☐ Code of Corporate Governance
- ☐ Code of Conduct
- ☐ Whistle Blowing Policy
- ☐ Anti Money Laundering Policy
- ☐ Conflict of Interest Policy

# 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 CEO and the non-executive chairperson
- ⌘ Dedicated Corporate Governance team

### 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

The Board carries on with its mandate to continuously improve the overall corporate governance framework by regularly reviewing and supervising the Bank’s practices





# 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



CIB's Board consists of 8 members; 7 are non-executive and 6 are independent	
Sherif Samy	Non-Executive Chairman
Hussein Abaza	Chief Executive Officer and Managing Director
Amani Abou-Zeid	Lead Director, Independent, Non-Executive Board Member
Magda Habib	Independent, Non-Executive Board Member
Pareesh Sukthankar	Independent, Non-Executive Board Member
Rajeev Kakar	Independent, Non-Executive Board Member
Michael-Jay Baslow	Independent, Non-Executive Board Member
Tarek Rouchdy	Independent, Non-Executive Board Member

# 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 16 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 and the first bank in Egypt to be certified against the latest version of the standard.

## 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
- ⊗ Flexible Remote Working strategies (Work from Anywhere)
- ⊗ Moving towards Resilience Management
- ⊗ Critical Suppliers Management
- ⊗ Automation and Performance Metrics Management

# RESPONSE TO COVID-19



# CYBER & INFORMATION SECURITY

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

Certified Payment Cards Industry – Data Security Standards (PCI-DSS) since 2017  
And Certified ISO27001 in Information Security Management in 2020  
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
- 🌐 Incident response automation and efficiency
- 🌐 Continuous Investment in security infrastructure, technologies, and workforce development



# FINANCIAL PERFORMANCE

# PERFORMANCE SNAPSHOT: 3Q21

	Key Indicators	3Q21	Comparison	Commentary	
<b>Profitability</b>	REVENUES NPAT ROAE ROAA	EGP 7.14bn EGP 3.81bn 23.7% 3.17%	EGP 6.65bn; 3Q20 EGP 2.34bn; 3Q20 17.6%; 3Q20 2.31%; 3Q20	1% YoY 62%YoY 34% YoY 37% YoY	▲ ▲ ▲ ▲
<b>Efficiency</b>	NIM** COST/INCOME	5.7% 21.4%	6.71%; 3Q20 20.5%; 3Q20	-15% YoY 4% YoY	▼ ▲
<b>Assets</b>	TOTAL ASSETS NET LOANS	EGP 493,032mn EGP 139,923mn	EGP 427,842mn; 4Q20 EGP 120,347mn; 4Q20	15% YTD 16% YTD	▲ ▲
<b>Asset Quality</b>	NPLs/GROSS LOANS** COVERAGE RATIO**	5.43% 206%	3.97%; 3Q20 289%; 3Q20	37% YoY -29% YoY	▲ ▼
<b>Funding</b>	CUSTOMER DEPOSITS LOAN TO DEPOSIT RATIO**	EGP 404,203mn 39%	EGP 341,169mn; 4Q20 39%; 2Q21	18% YTD -	▲ ■
<b>Equity &amp; Capital</b>	SHAREHOLDERS' EQUITY CAR	EGP 66,006mn 32.1%	EGP 59,476mn; 4Q20 31.03%; 3Q20	11% YTD 3% YoY	▲ ▲

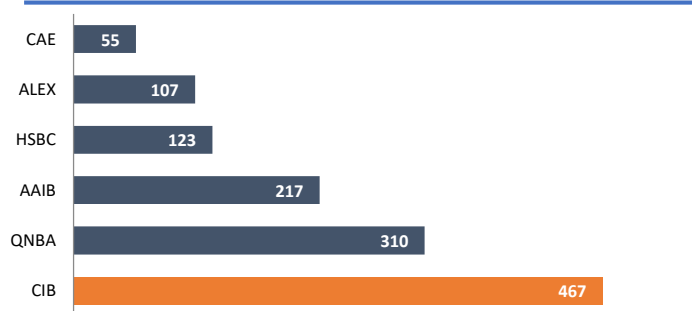
Figures on a consolidated basis unless otherwise stated  
YoY Change: (3Q21 vs 3Q20)

\* NIM based on managerial accounts

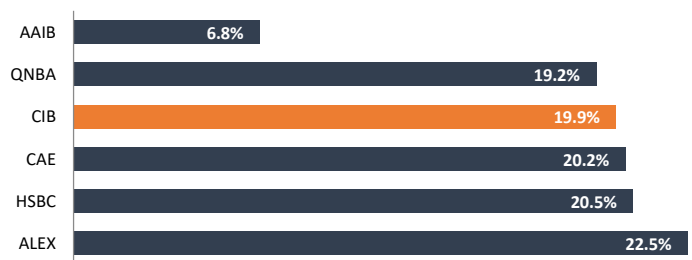
\*\* On a standalone basis

# POSITION AMONG PEERS

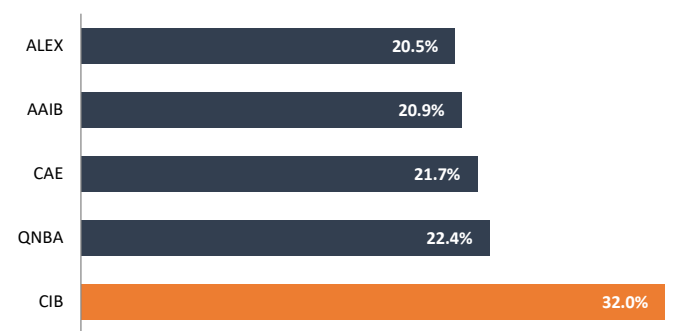
## Total Assets (EGP bn)



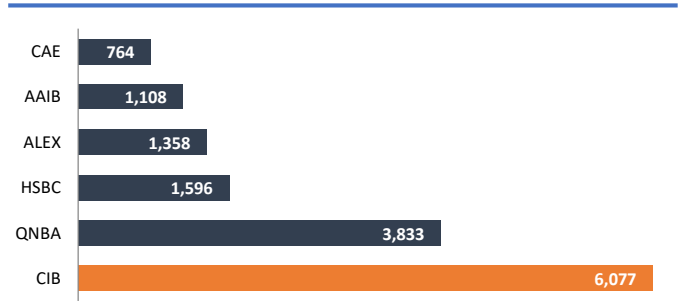
## ROAE



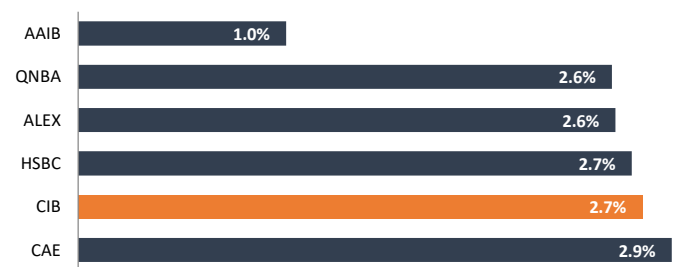
## CAR



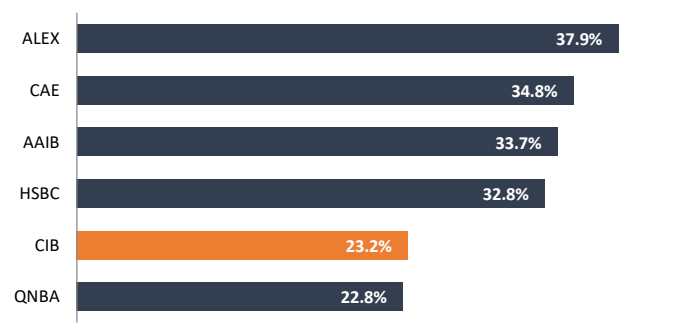
## Net Income (EGP mn)



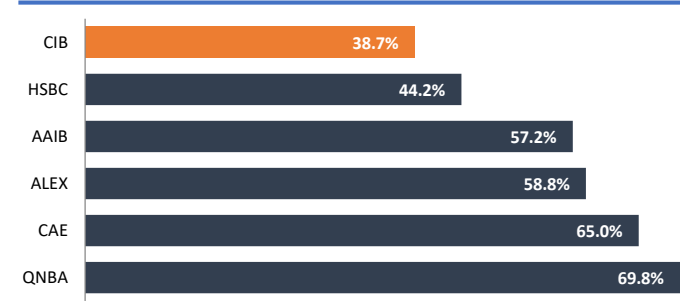
## ROAA



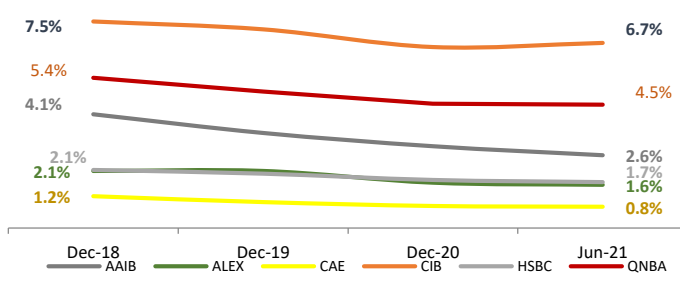
## Cost/Income



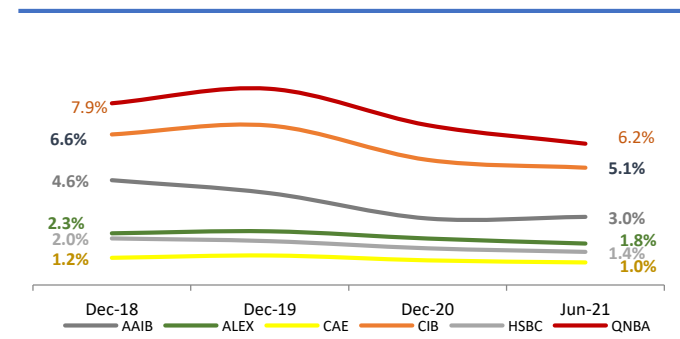
## Gross Loans/Deposits



## Deposits Market Share



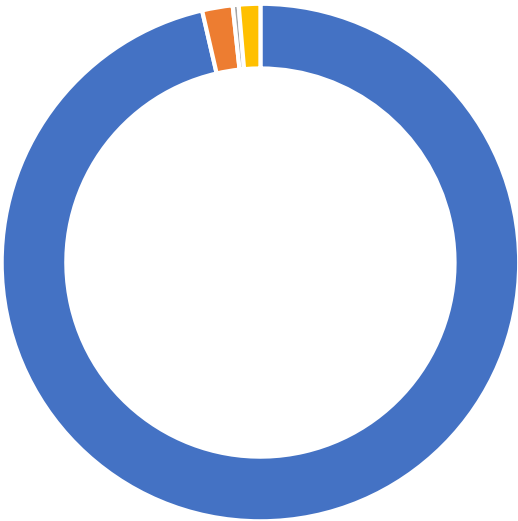
## Loans Market Share



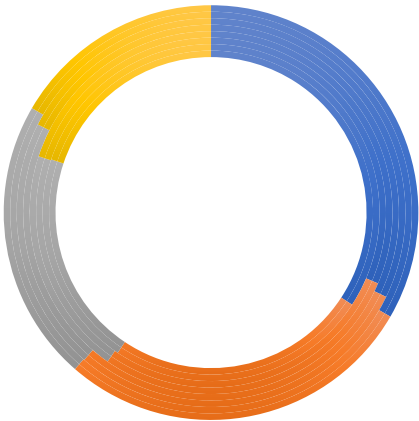
# PERFORMANCE SNAPSHOT: FUNDING OVERVIEW

## Funding Structure

- Due to Customers (94.76%)
- Other Liabilities (1.88%)
- Due to Banks (0.36%)
- Other Term Loans (1.32%)



## Customer Deposit Mix



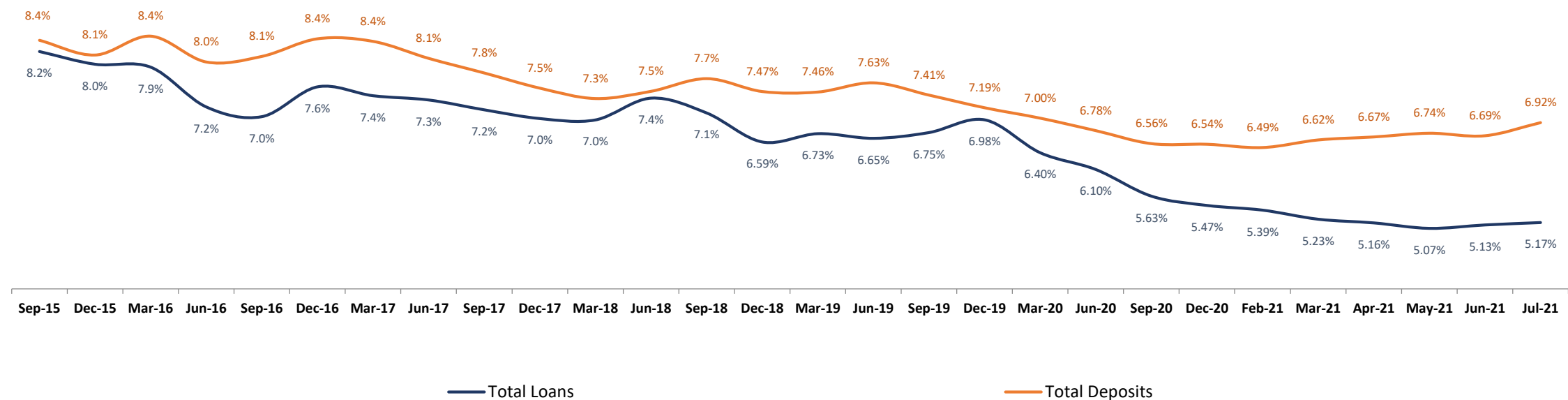
- Demand (34.21%)
- CDs (25.14%)
- Savings (20.76%)
- TDs (19.89%)

CIB's funding structure has no wholesale funds





# MARKET SHARE



## Loan Market Share as of July 21

Total Loans 5.17%

- LCY Loans 4.55%
- FCY Loans 7.85%
- Household Loans 6.76%
- Institutional Loans 4.78%

## Deposit Market Share as of July 21

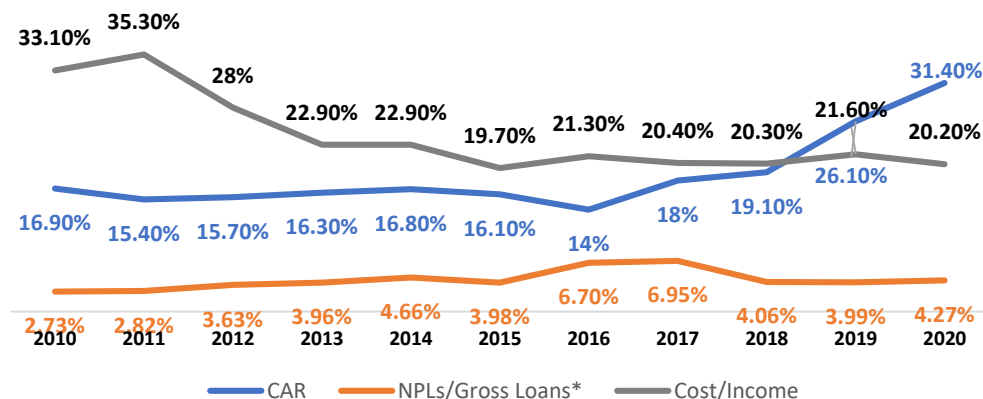
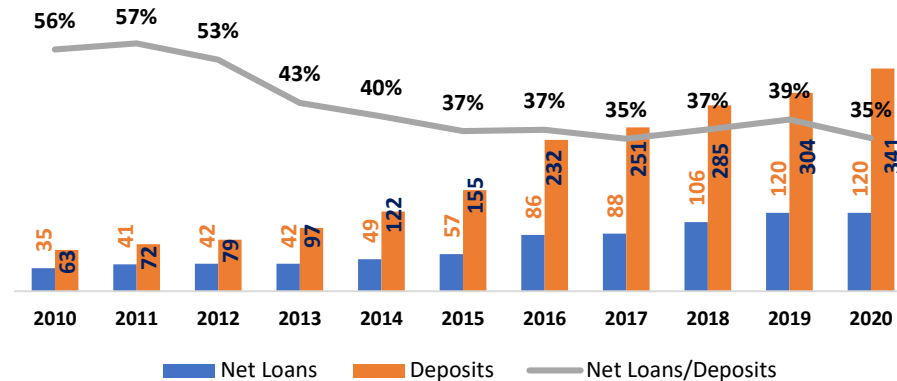
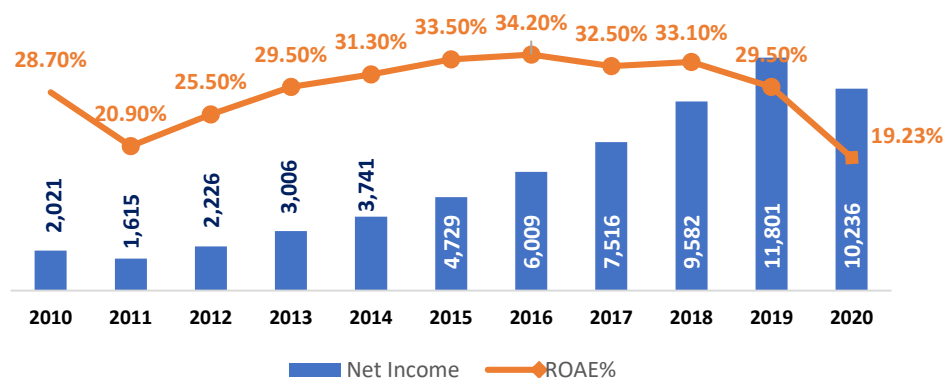
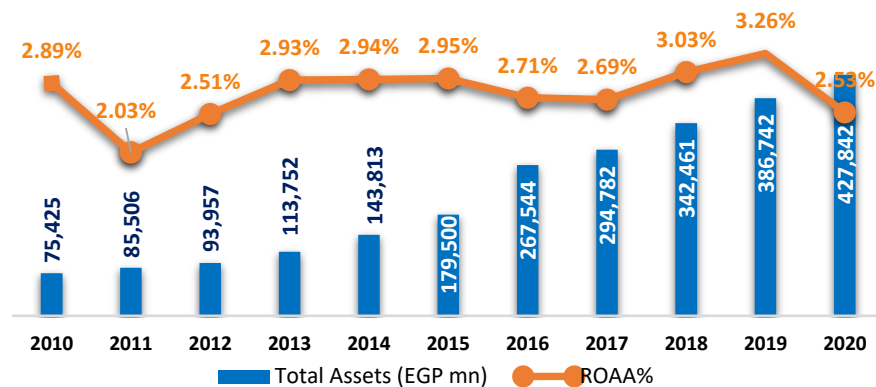
Total Deposits 6.92%

- LCY Deposits 5.98%
- FCY Deposits 12.78%
- Household Deposits 5.76%
- Institutional Deposits 9.34%



Latest available published ratios

# 10 – YEAR PERFORMANCE SUMMARY



Years	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Branches and Units	153	154	156	152	160	187	192	196	203	207	208
Headcount	4,750	4,845	5,181	5,490	5,697	5,983	6,714	6,551	6,759	6,900	7,071

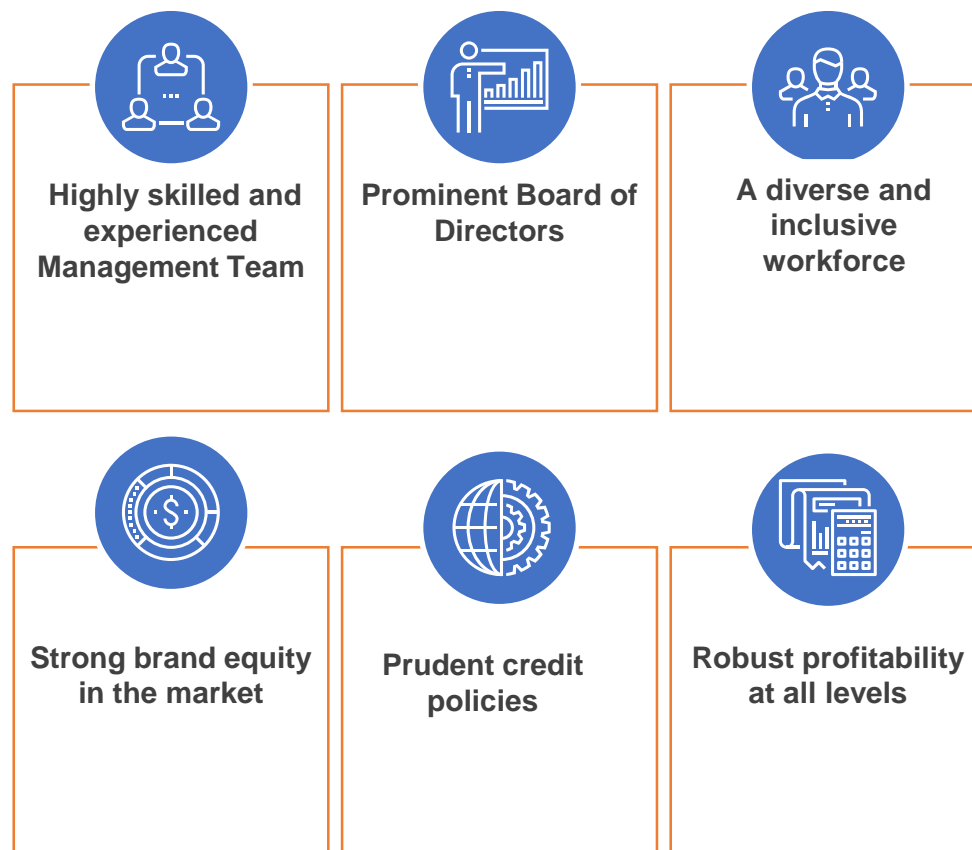
Starting 2009, CIB used IFRS

\* Figure on a standalone basis

\*\* Ratio after appropriation

Figures on a consolidated basis unless otherwise stated

# WHY CIB?



Profitability		
NPAT EGP 3.81bn	Revenues EGP 7.14bn	
Asset Quality		
NPL/Gross loans 5.43%*	Direct Coverage Ratio 206%*	
KPIs		
ROAA 3.17%	ROAE 23.7%	Cost/income 21.4%
Largest in... **		
Total Assets EGP 493bn	Deposits EGP 404.2bn	Market Cap EGP 104bn
NPAT EGP 3.81bn	Revenues EGP 7.14bn	CAR* 32.1%

CIB's financial performance as of 3Q21

Figures on a consolidated basis unless otherwise stated

\* Ratio on a standalone basis

\*\*Among private-sector banks

# THANK YOU

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- 🌐 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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### Customer Service Hotline:

**19666**

24/7 dedicated customer service  
short number



THANK YOU



THE BANK TO TRUST