



INVESTOR RELATIONS PRESENTATION

Q4 2021





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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
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- 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

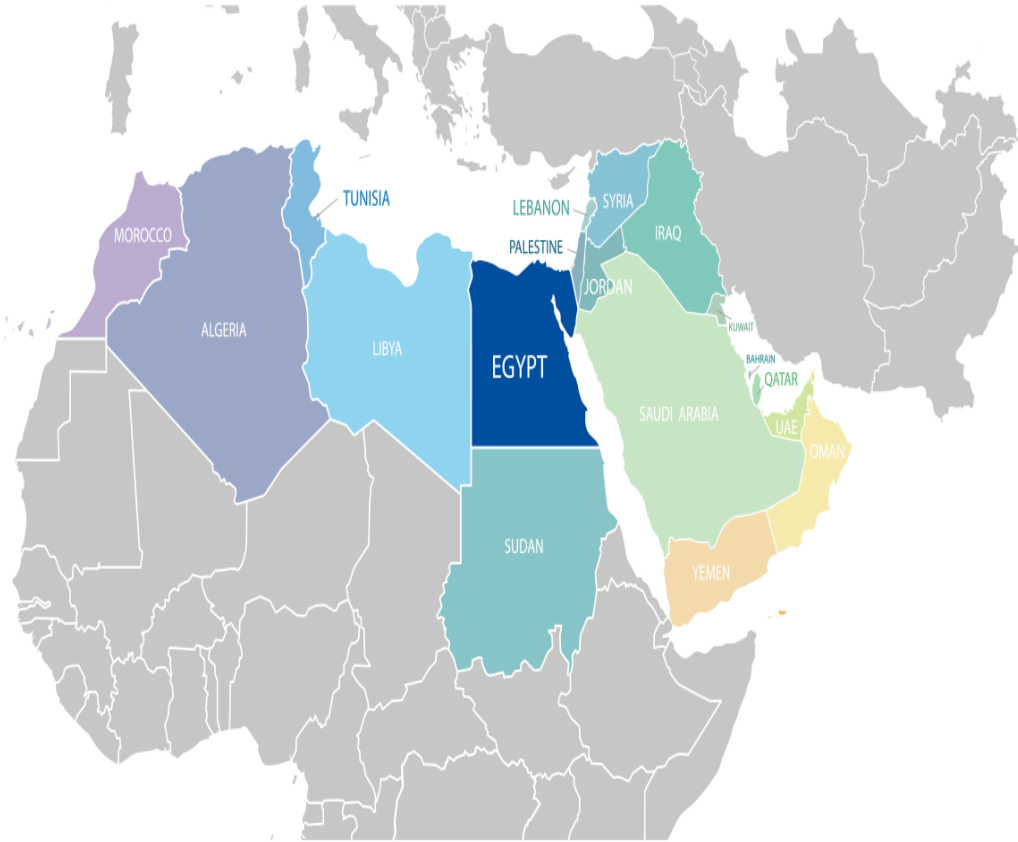
Population	102.99 mn*
Median age	24.1**
Participation rate (Labor force / population)	41.9***
Unemployment rate	7.4%***

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



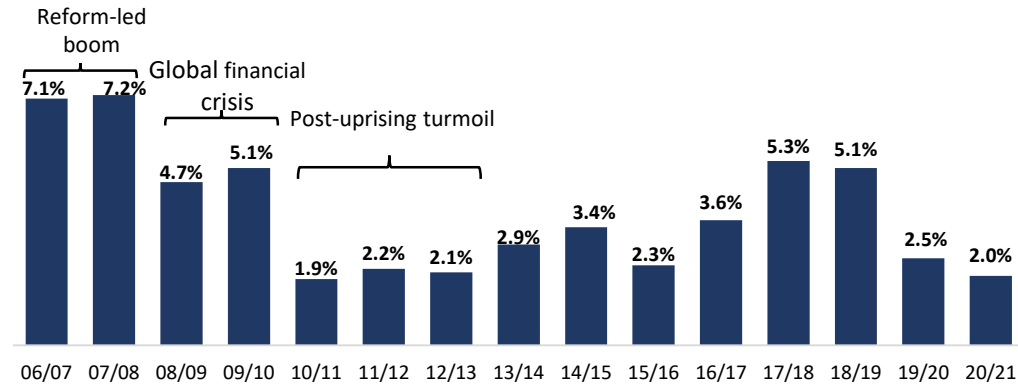
*CAPMAS, as of 02/2022

**CIA, World Fact Book

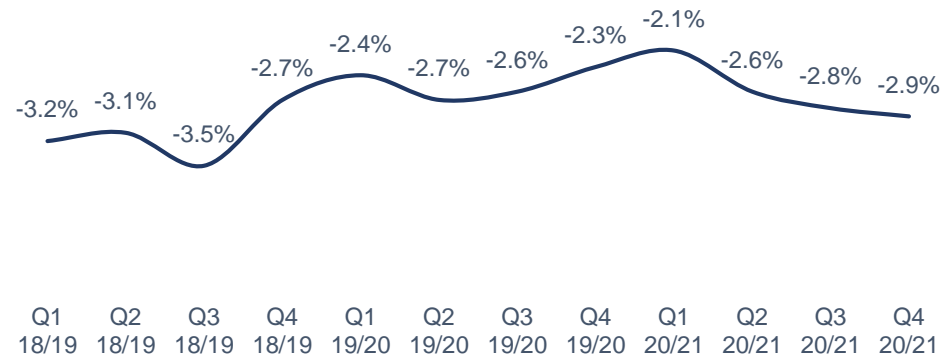
*** CAPMAS, as of Q4'2021

MACRO ENVIRONMENT

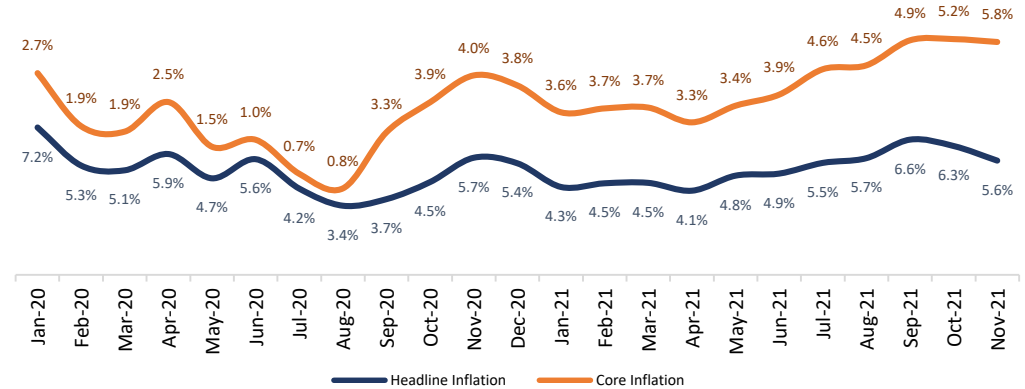
Real GDP Growth* (%)



Trade Deficit (% GDP)



Inflation (%)



Manageable debt

- Net International Reserve: \$40.93bn (December 2021)
- Current A/C balance: \$-18.44bn**
- LT external debt: \$124.14bn**
- ST external debt: \$13.72bn**

Growth Opportunities

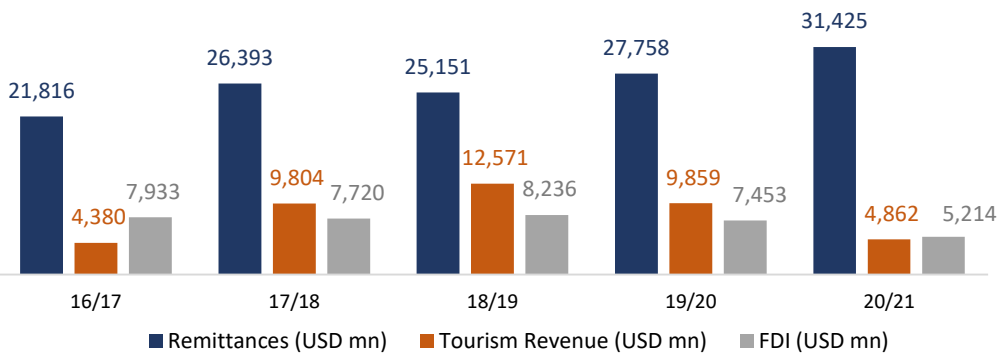
- Total GDP: EGP 2,717,284.2mn***
- GDP/Capita: EGP 3,050 (2020)

Consumption**

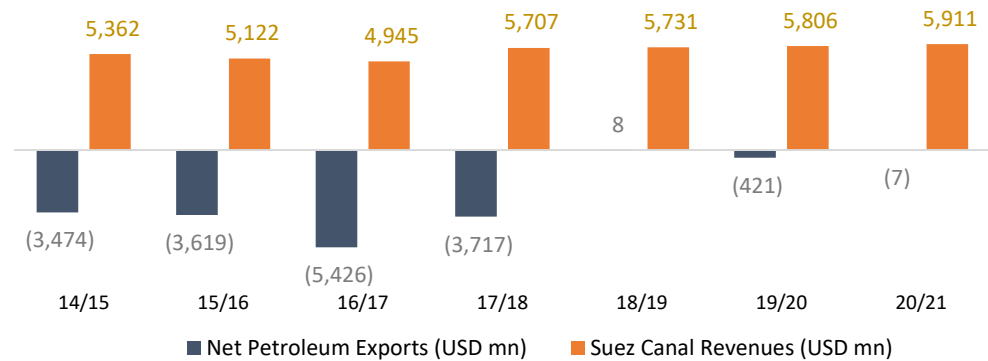
- Private consumption/GDP: 86.7%
- Public consumption/GDP: 9.8%

SUSTAINABLE FCY RESOURCES

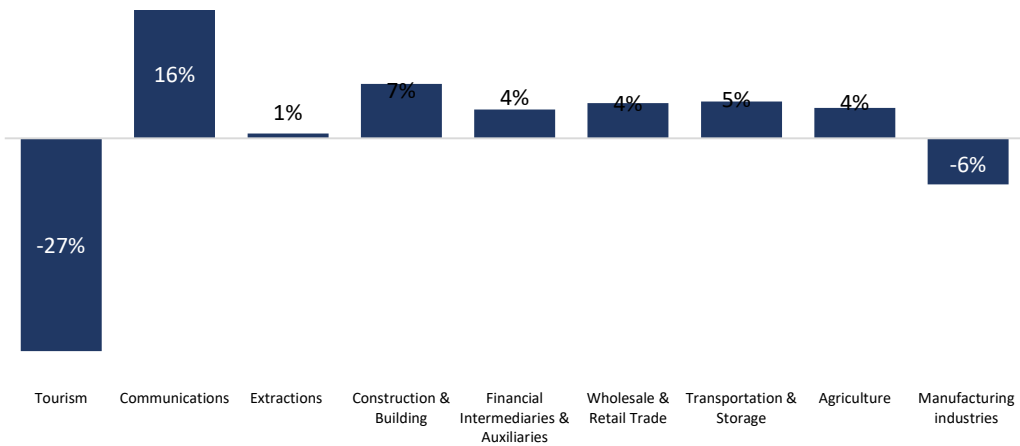
Foreign Inflows (USD mn)



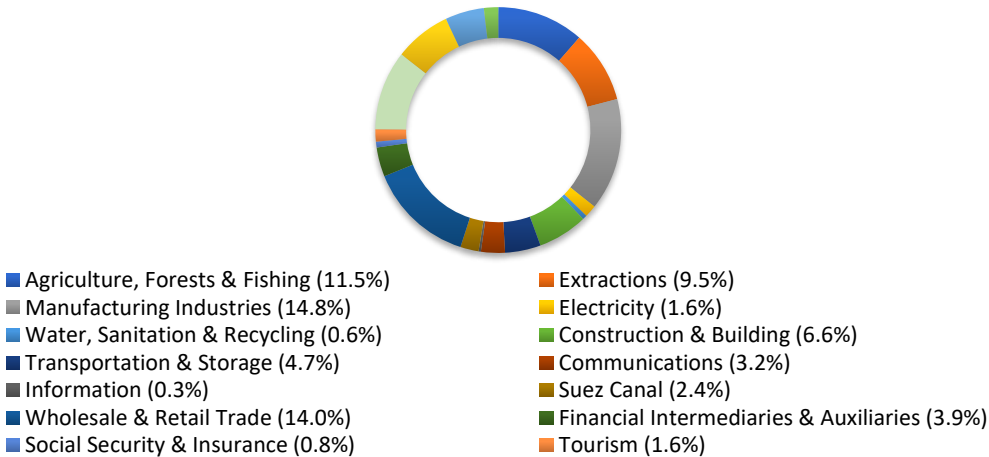
Petroleum and Suez Canal Proceeds (USD mn)



Key Sector Growth rates

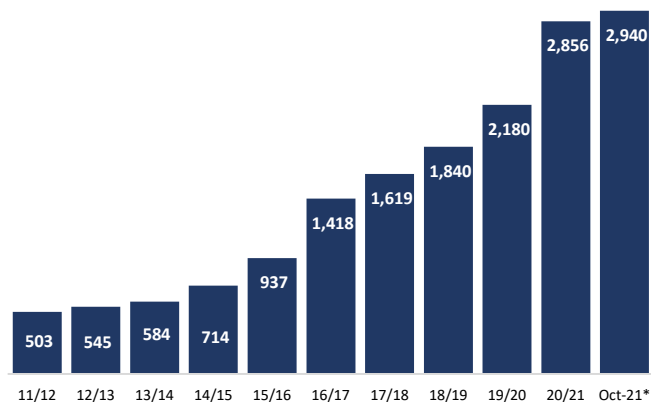


Diversified Economy**

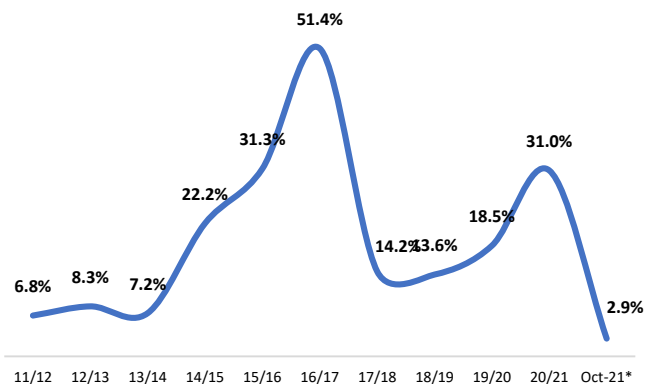


EGYPT'S BANKING SECTOR (Cont'd)

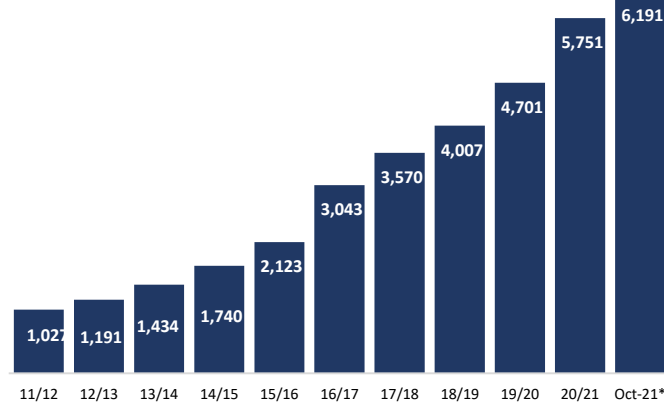
Total loans (EGP bn)



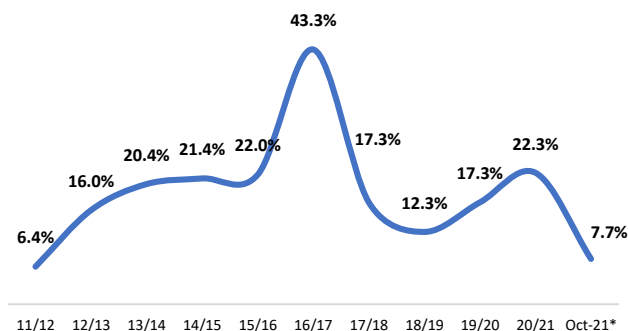
Loan growth (%)



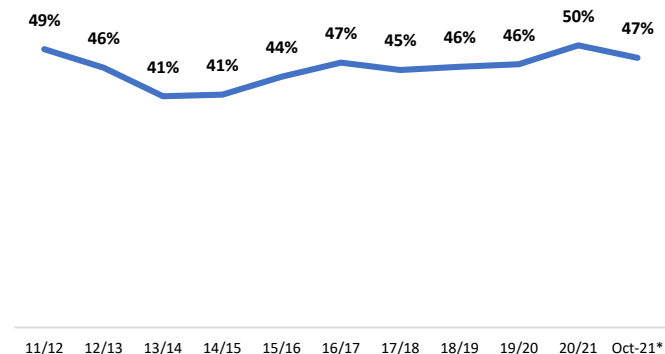
Total deposits (EGP bn)



Deposit growth (%)



LDR (%)



Underleveraged

- ⊗ Total # of banks: 38**
- ⊗ Total bank lending facilities/GDP: 51.17%***
- ⊗ Corporate loans/GDP: 41%***
- ⊗ Household debt/GDP: 10.17%***
- ⊗ Loans/Deposits: 48.39%

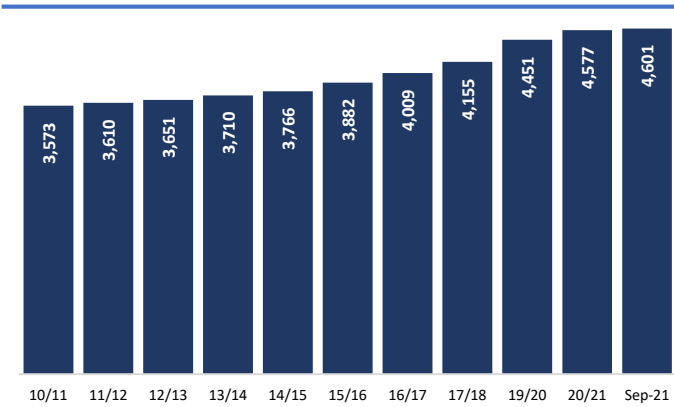
* As per the latest published Data by CBE

** As of Jun 2020 - After The Bank of Nova Scotia and The National Bank of Oman obtained approvals to cease operations in Egypt

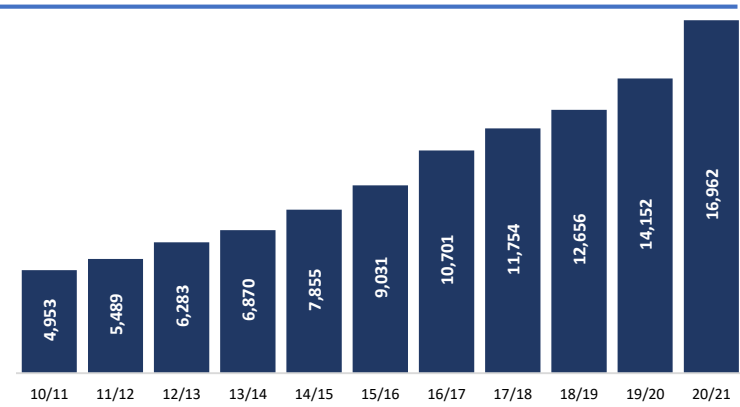
***GDP by expenditure at market price as of Oct-21
Loan and Deposit Balances as of Oct-21

EGYPT'S BANKING SECTOR (Cont'd)

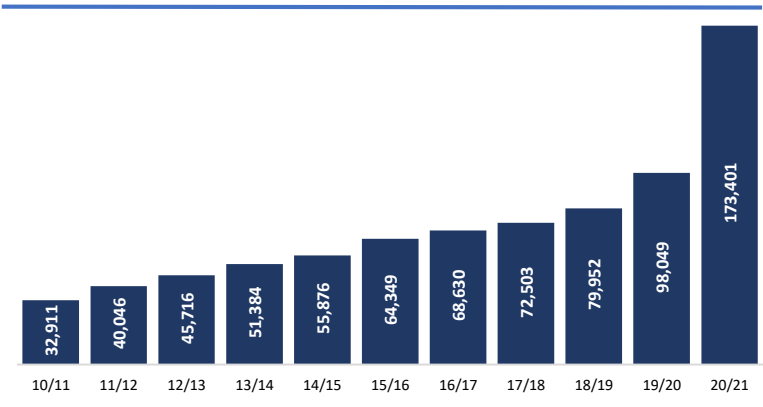
Total # of branches



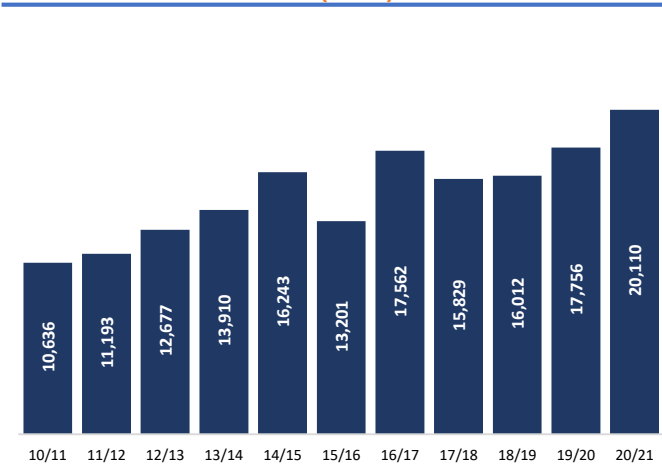
Total # of ATMs



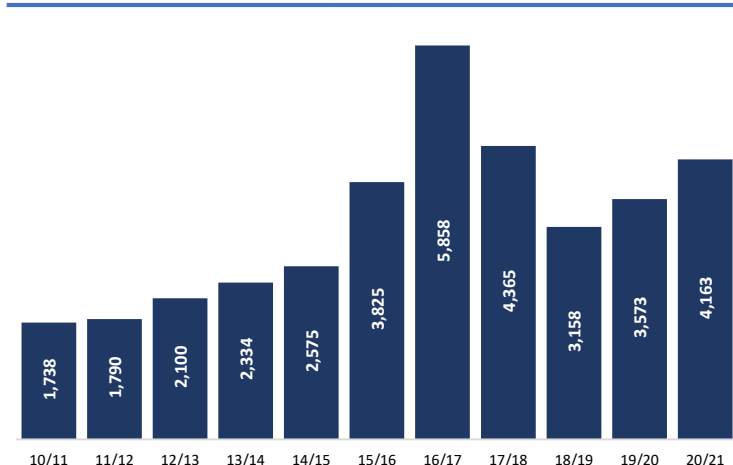
Total # of POS



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

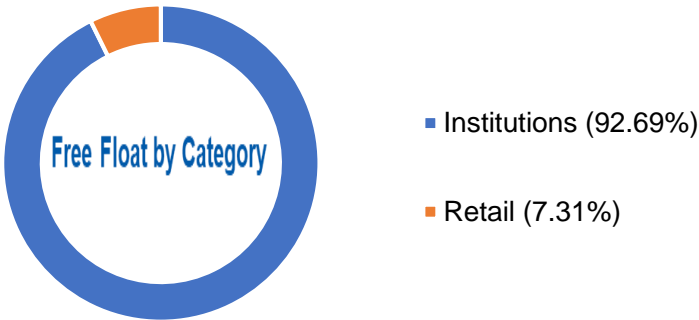
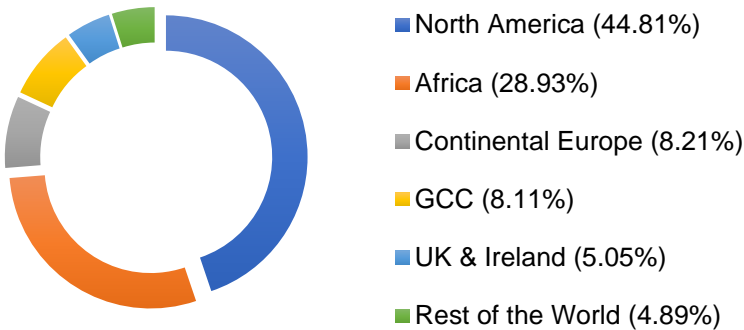
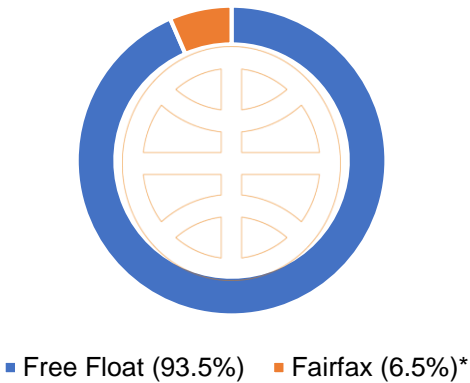
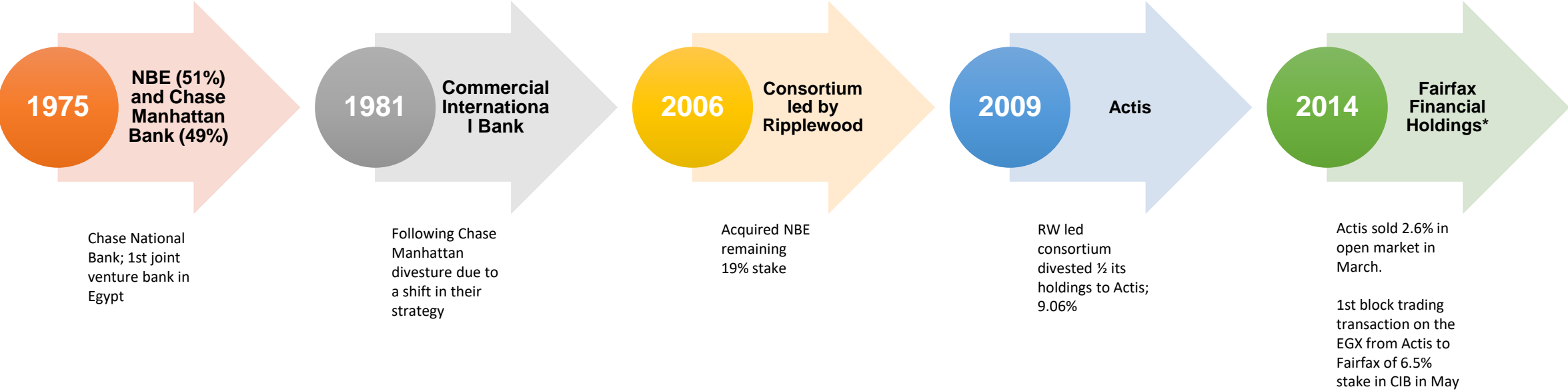
Attracts Investments

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



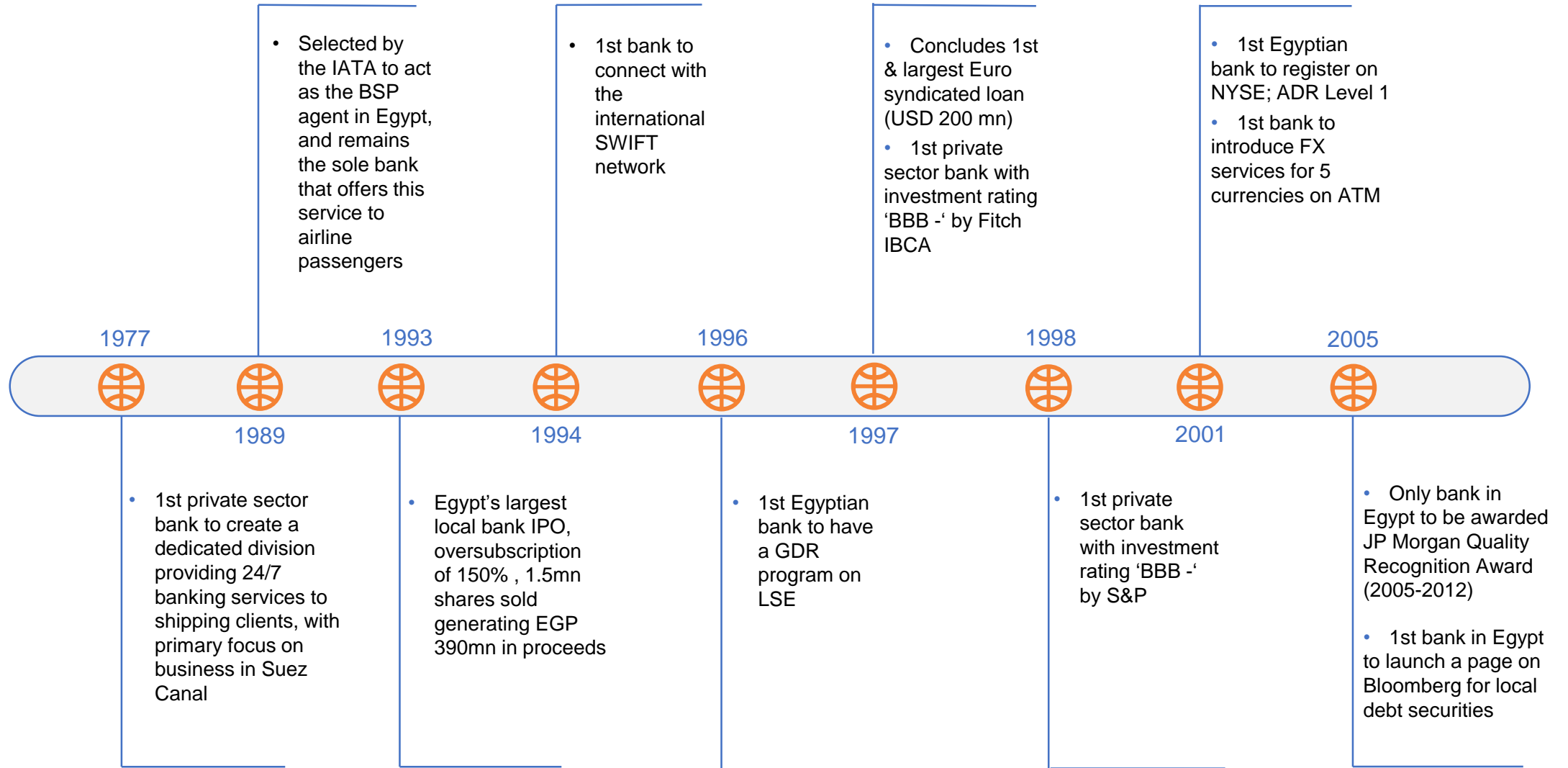
ABOUT CIB

CIB's SHAREHOLDERS

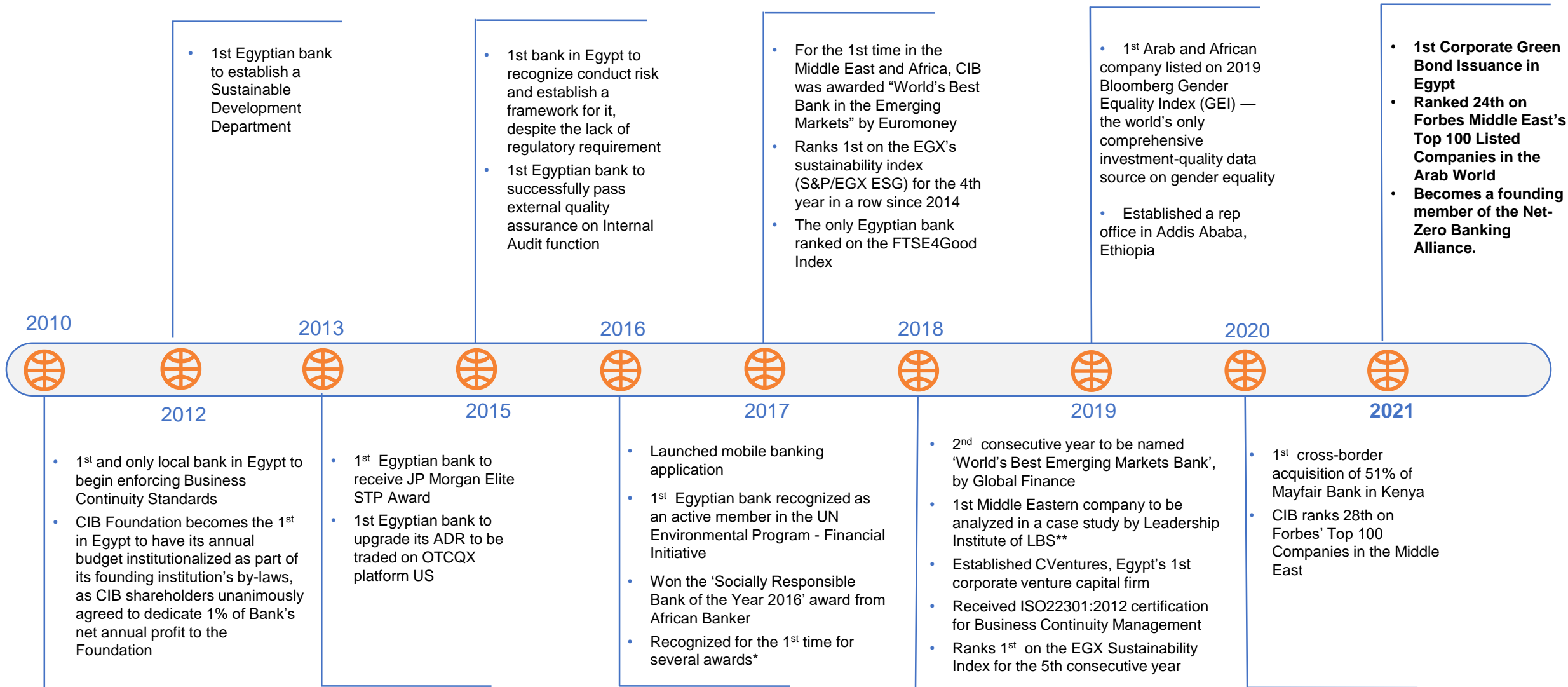


* Several wholly owned subsidiaries of Fairfax Financial Holdings Ltd ("Fairfax")

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 20th, 2017 and began its operations on August 1st, 2017

D.S.M.S.

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;

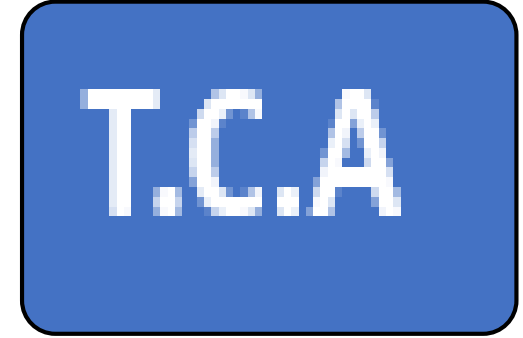
- *Private security
- *Premises protection
- *Cash-in-Transit (CIT)
- *Electronic security system solutions
- *General and facility management services
- *Touristic and governmental concierge services



Ownership: 14.99%

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

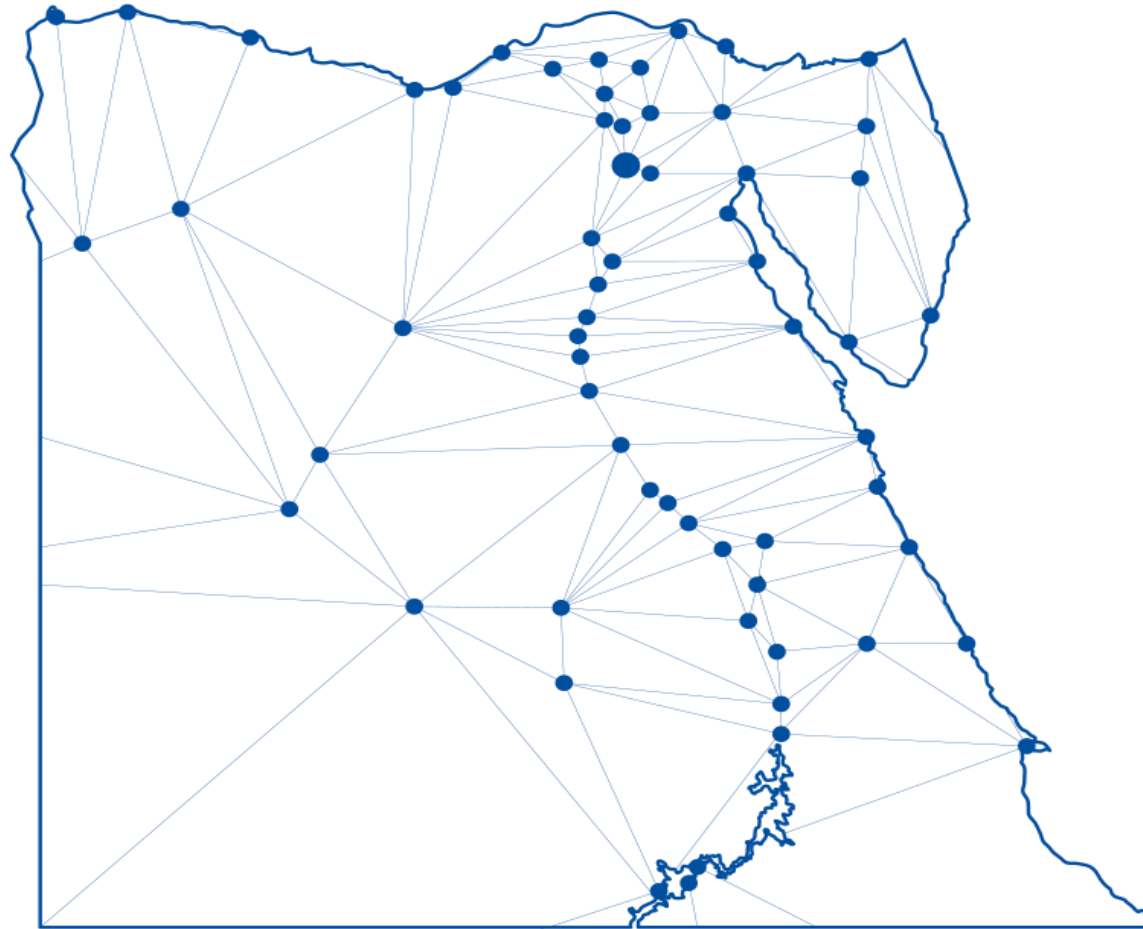
Greater Cairo: 128

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

Forbes World's Best
Employers 2021

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

Global Finance's
Sustainable Finance
Awards

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

Best Digital Bank in
Africa - The Banker

Sustainable Bank of
the Year – African
Banker Awards

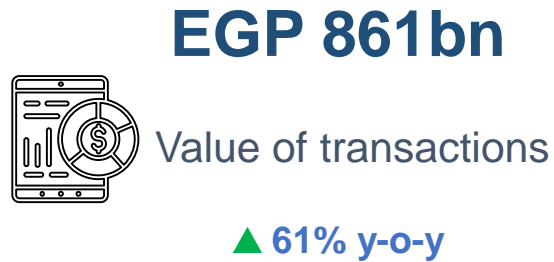
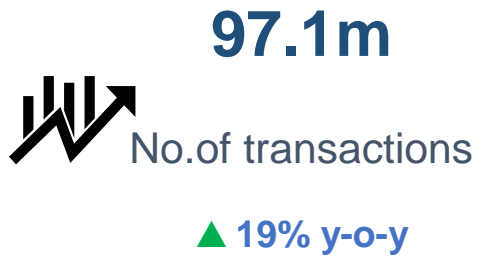
More awards available:

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



OUR STRATEGY

Today				Tomorrow
Financial Performance	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 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 Enforcing advanced business continuity, and security management best practices including cyber security
Responsible Banking	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 Continue to advocate Responsible Banking through driving financial inclusion and literacy, women and youth empowerment and equality Become Egypt's number 1 "Green Bank" Development in human capital and alignment to accommodate with the digital transformation



Digital Banking Channels

Channel	Transactions	Growth Vs YTD Sep 2021	Subscribers	Growth Vs YTD Sep 2021
ATM	71.7m	▲ 35%		
Mobile Banking	7.3m	▲ 46%	1.4m*	▲ 11%
Internet Banking	2.2m	▲ 35%	1m	▲ 6%
Smart Wallet	10.7m	▲ 42%	1m	▲ 6%
IVR	5.7m**	▲ 45%	893k	▲ 10%

Global Transaction Banking Products

Product	Transactions	Growth Vs YTD Sep 2021	Subscribers	Growth Vs YTD Sep 2021
Cash Management	5.2m	▲ 37%	25.3k	▲ 10%
Global Transactions Services	312k	▲ 57%		
Trade Finance Management	32.3k	▲ 33%	5.3k	▲ 9%
Corporate Payment Services	120k	▲ 41%	3k	▲ 7%

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



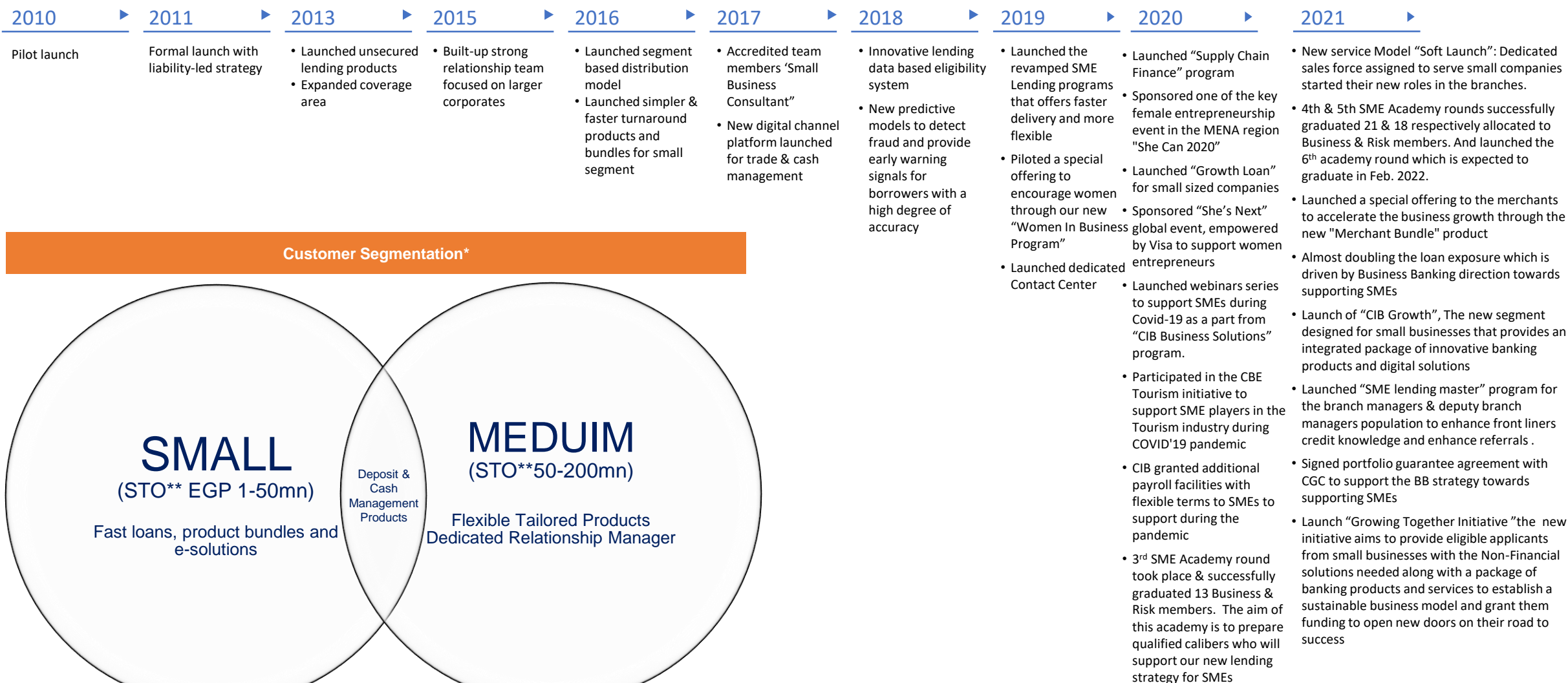
LINES OF BUSINESS

	Institutional Banking	Consumer Banking
Profile	<ul style="list-style-type: none"> 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	73%	27%
Contribution to deposits	34%	66%
# of customers	8,314	1,645,625

LINES OF BUSINESS - BUSINESS BANKING

Serves SMEs through a comprehensive range of financial solutions

Covers all SMEs sectors across Egypt through over 85 highly trained Relationship Managers serving medium segment & 140 Growth Bankers serving small segment



CREDIT RATING

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

* According to the latest report as of August 2021

** According to the latest report as of November 2021

*** According to the latest report as of December 2021

**** According to the latest report as of November 2021



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

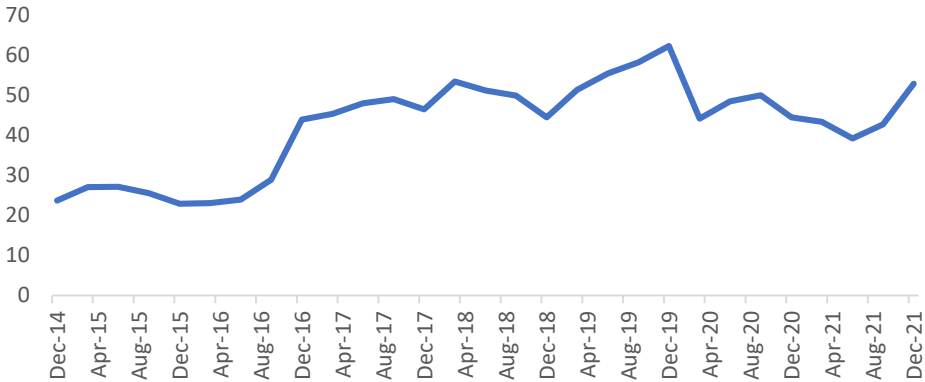
52 WEEKS PERFORMANCE

- High EGP 54.15
- Low EGP 36.53

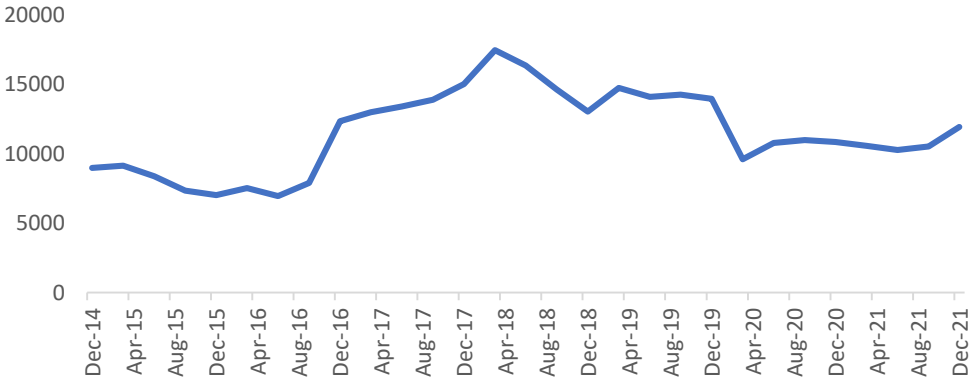
	2014	2015	2016	2017	2018	2019	2020	2021
Market Cap. (EGP)	44.67bn	43.69bn	84.32bn	89.86bn	86.43nn	121.96bn	87.46bn	89.665bn
Avg. Daily Volume	2.7mn	2.8mn	3.17mn	1.74mn	1.73mn	1.66mn	2.93mn	2.16mn
Avg. Daily Price (EGP)	20.14	25.41	28.61	47.18	49.52	56.58	49.93	45.5

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:

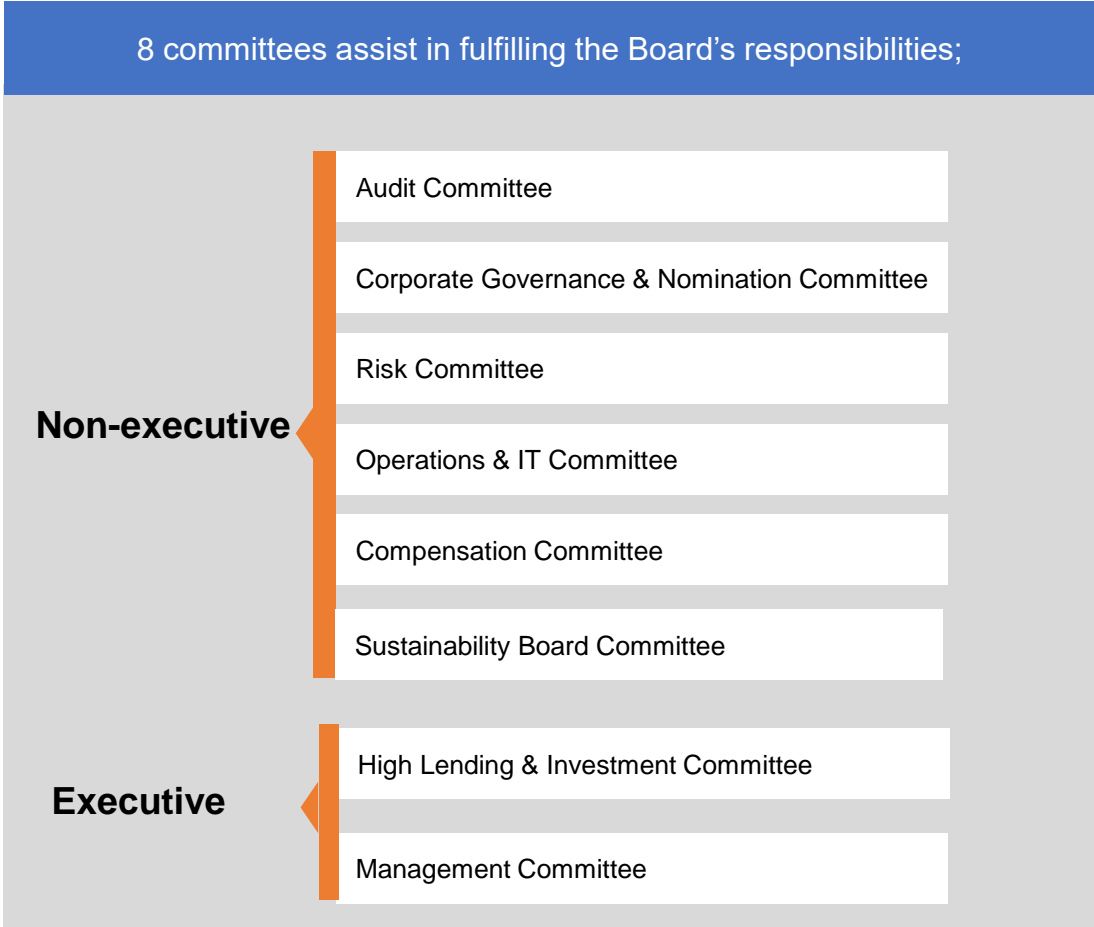
- ⌘ Setting the Bank’s overall strategy and overseeing its execution
- ⌘ Establishing internal control mechanisms
- ⌘ Setting the Bank’s risk appetite and regularly monitoring performance indicators against approved, defined appetite
- ⌘ Approving IT Group strategy and review it periodically, especially 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 since 2018 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



Work from Home Arrangements

- Laptops, Secure Remote Access, and Secured email access on mobile phones have been arranged for different bank departments

Vaccination

- CIB availed local medical center for employees & their families and conducted 27 vaccination rounds in CIB premises where approximately more than 2,000 employees were vaccinated to foster a safe environment for employees.
- A dedicated vaccination Hub was availed at one of Ministry of Health medical centers to serve CIB employees and family members where approximately 5000 employees and family members were vaccinated.

ATMs arrangements

- Sterilizers have been distributed and hanged in the ATMs area in all CIB branches
- Instructions for ATMs safe usage is published on the ATMs screens
- Continuous sterilization of the ATMs by the housekeeping staff is being done on regular basis during the day for onsite ATMs

Branches Arrangements

- CIB has reduced the number of employees per branch having no effect on our capacity to serve clients
- Social distancing is being promoted by admitting fewer customers in our waiting areas at any given time.

Health & Safety

- All employees and visitors are mandated to wear facemasks inside CIB premises
- Hand sanitizers are distributed across all premises
- Reduction of workforce capacity in head offices for up to 50% which is being reassessed regularly
- Daily temperature check is done for all employees and visitors before entering any CIB building.

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: 4Q21

	Key Indicators	4Q21	Comparison	Commentary	
Profitability	REVENUES NPAT ROAE ROAA	EGP 6.93bn EGP 13.3bn 20% 2.72%	EGP 6.58bn; 4Q20 EGP 10.2bn; 4Q20 20.4%; 4Q20 2.75%; 4Q20	5% YoY 30%YoY -1.96% YoY -1.01% YoY	▲ ▲ ▼ ▼
Efficiency	NIM** COST/INCOME	5.68% 22.4%	6.4%; 4Q20 20.8%; 4Q20	-11.25% YoY 7.7% YoY	▼ ▲
Assets	TOTAL ASSETS NET LOANS	EGP 498,236mn EGP 145,887mn	EGP 427,842mn; 4Q20 EGP 120,347mn; 4Q20	16% YoY 21% YoY	▲ ▲
Asset Quality	NPLs/GROSS LOANS** COVERAGE RATIO**	5.12% 213%	4.26%; 4Q20 281%; 4Q20	20% YoY -24% YoY	▲ ▼
Funding	CUSTOMER DEPOSITS LOAN TO DEPOSIT RATIO**	EGP 407,242mn 40.3%	EGP 341,169mn; 4Q20 40.2%; 4Q21	19% YoY 0.3%	▲ ▲
Equity & Capital	SHAREHOLDERS' EQUITY CAR	EGP 68,848mn 29.9%	EGP 59,476mn; 4Q20 31.4%; 3Q20	16% YTD -5% YoY	▲ ▼

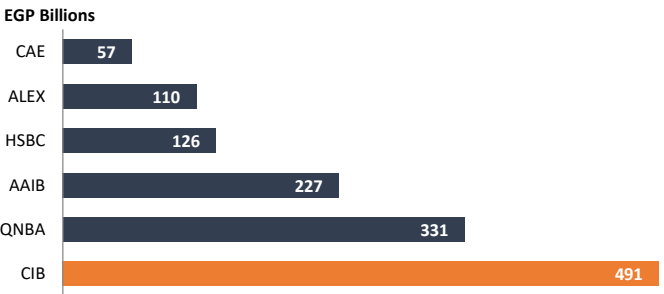
Figures on a consolidated basis unless otherwise stated

* NIM based on managerial accounts

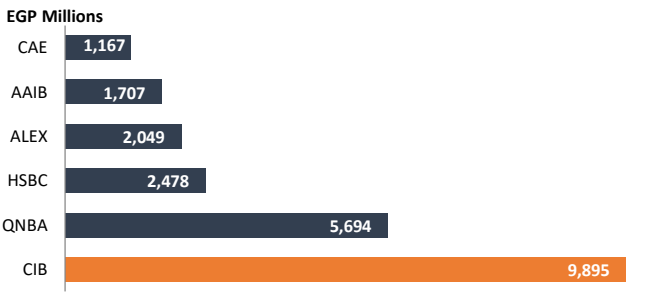
** On a standalone basis

POSITION AMONG PEERS

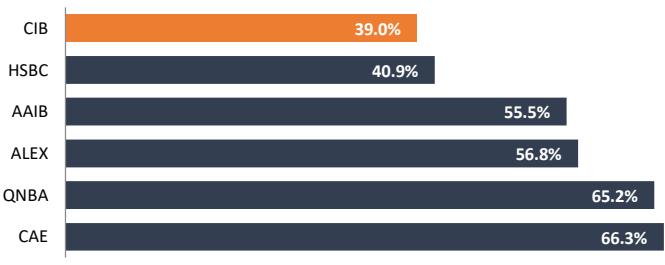
Total Assets (EGP bn)



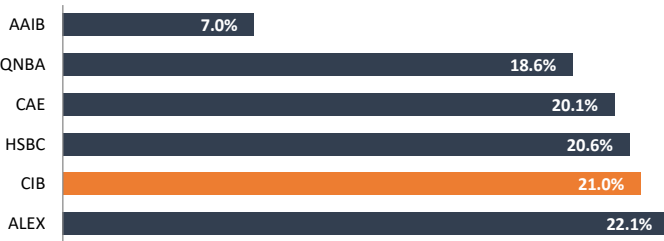
Net Income (EGP mn)



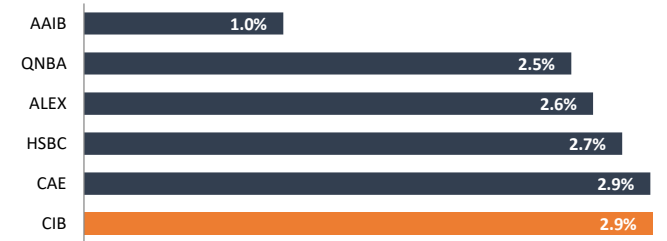
Gross Loans/Deposits



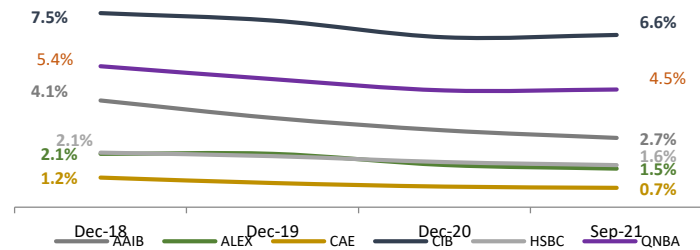
ROAE



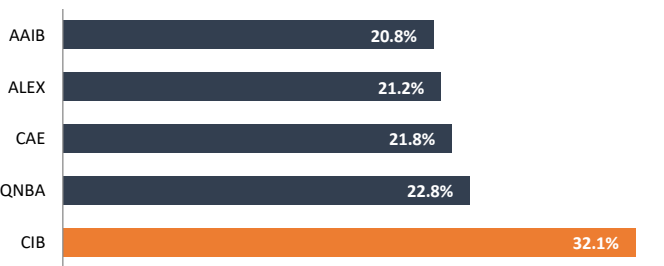
ROAA



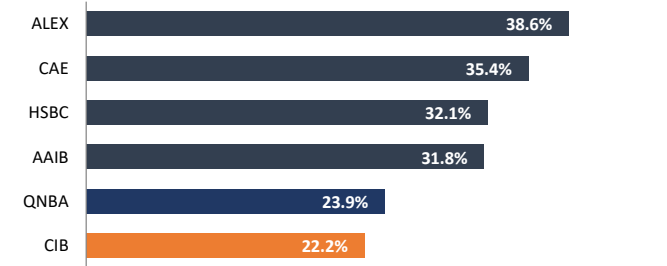
Deposits Market Share



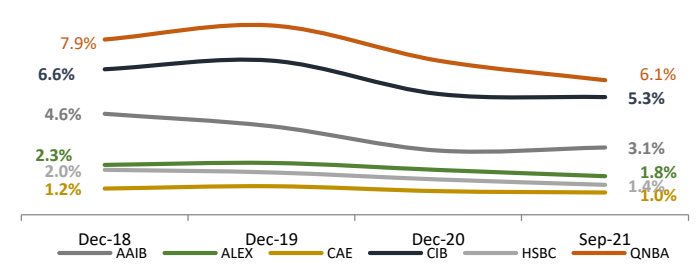
CAR



Cost/Income



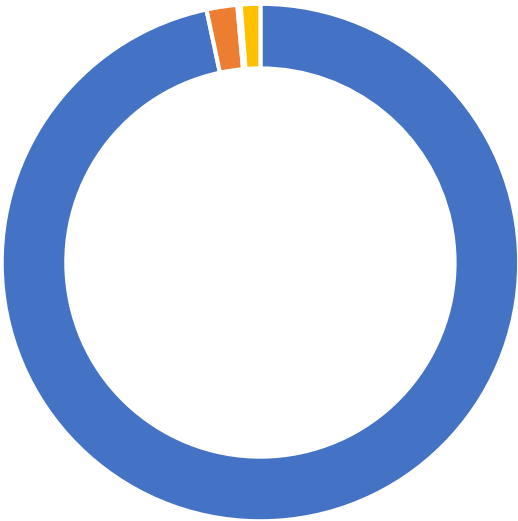
Loans Market Share



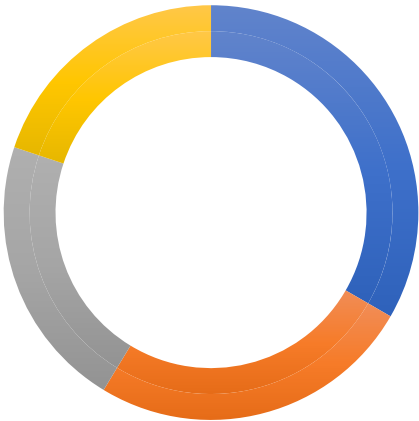
PERFORMANCE SNAPSHOT: FUNDING OVERVIEW

Funding Structure

- Due to Customers (94.94%)
- Other Liabilities (1.89%)
- Due to Banks (0.2%)
- Other Term Loans (1.2%)



Customer Deposit Mix

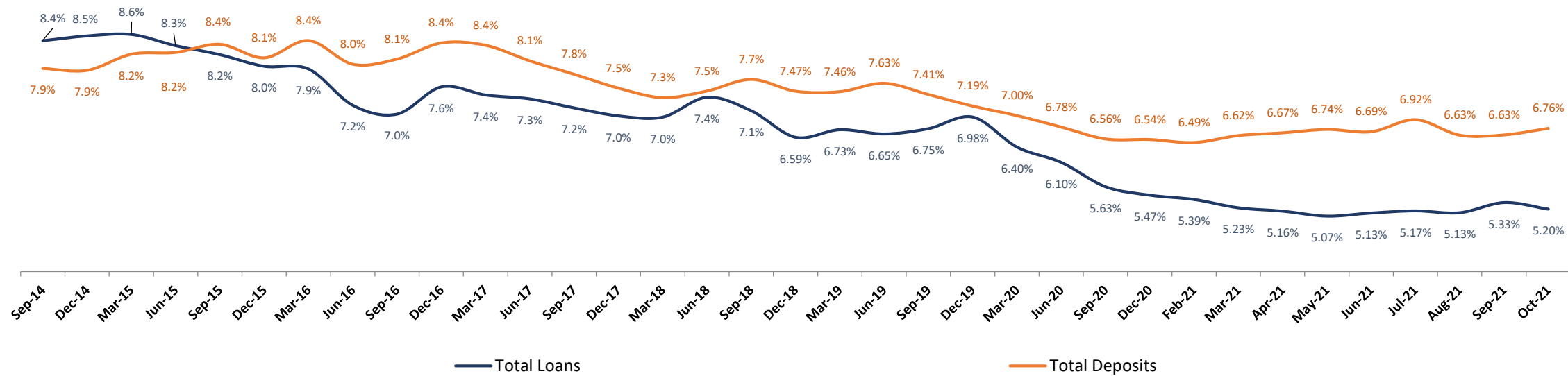


- Demand (33.34%)
- CDs (25.32%)
- Savings (21.44%)
- TDs (19.89%)

CIB's funding structure has no wholesale funds



MARKET SHARE



Loan Market Share as of Oct-21

Total Loans 5.2%

- LCY Loans 4.51%
- FCY Loans 8.18%
- Household Loans 6.65%
- Institutional Loans 4.84%

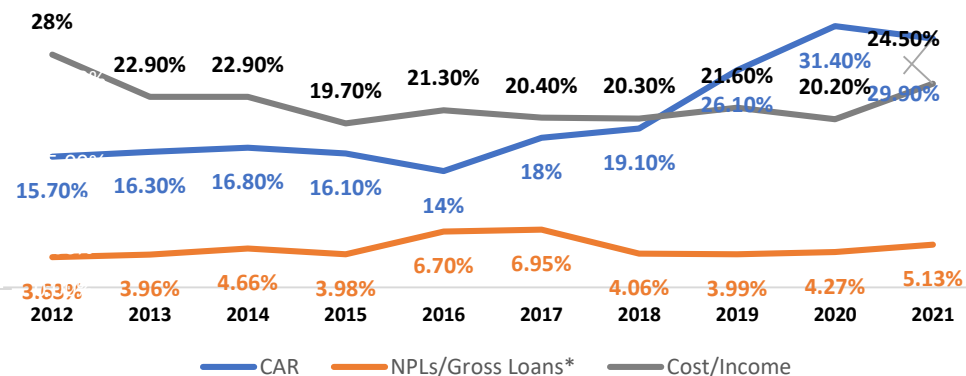
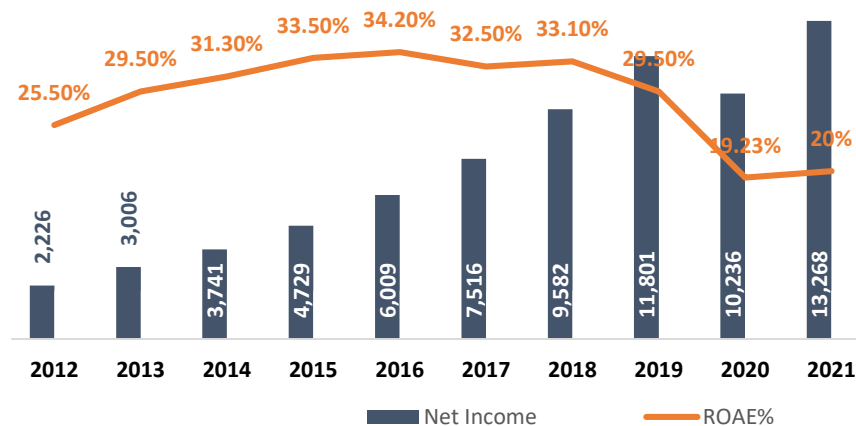
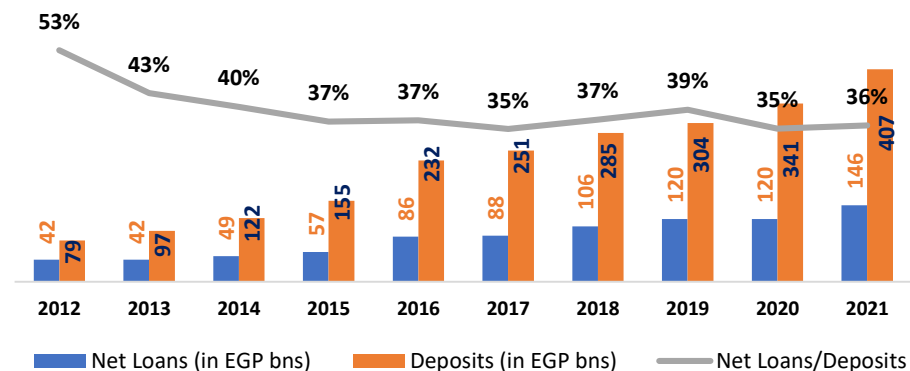
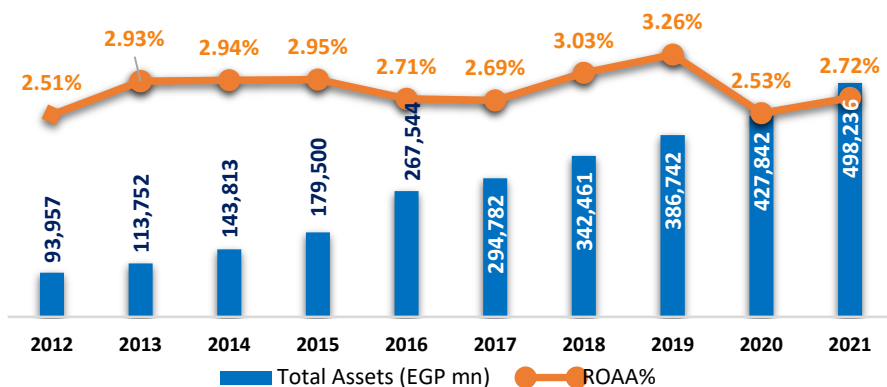
Deposit Market Share as of Oct-21

Total Deposits 6.76%

- LCY Deposits 6.03%
- FCY Deposits 11.6%
- Household Deposits 5.7%
- Institutional Deposits 8.83%



10 – YEAR PERFORMANCE SUMMARY



Years	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Branches and Units	156	152	160	187	192	196	203	207	208	215
Headcount	5,181	5,490	5,697	5,983	6,714	6,551	6,759	6,900	7,071	7,307

Starting 2009, CIB used IFRS

* Figure on a standalone basis

** Ratio after appropriation

Figures on a consolidated basis unless otherwise stated

WHY CIB?



Highly skilled and experienced Management Team



Prominent Board of Directors



A diverse and inclusive workforce



Strong brand equity in the market



Prudent credit policies



Robust profitability at all levels

Profitability		
NPAT EGP 13.3bn		Revenues EGP 26.7bn
Asset Quality		
NPL/Gross loans 5.12%*		Direct Coverage Ratio 213%*
KPIs		
ROAA 2.72%	ROAE 20%	Cost/income 24.5%
Largest in... **		
Total Assets EGP 498bn	Deposits EGP 407bn	Market Cap EGP 89.7bn
NPAT EGP 13.3bn	Revenues EGP 26.7bn	CAR* 29.9%

CIB's financial performance as of 4Q21

Figures on a consolidated basis unless otherwise stated

* Ratio on a standalone basis

**Among private-sector banks

THANK YOU

- 🌐 For more information, please visit our website; 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

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