

ESG

Commercial International Bank
(CIB)

3Q23

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ABOUT CIB

VISION

TO BE AT THE FOREFONT OF CHANGE, BUILDING FOR THE FUTURE, AND TURNING ASPIRATIONS INTO REALITY

MISSION

TO BE AT THE FOREFONT OF CHANGE, BUILDING FOR THE FUTURE, AND TURNING ASPIRATIONS INTO REALITY

CORE VALUES

PUTTING OUR CUSTOMERS FIRST, WE LEAD THE MARKET WITH AGILITY AND INTEGRITY



Key Facts*



210
Branches



7,791
Employees



EGP 39.3bn
Revenues



2+
million clients



1,348
ATMs



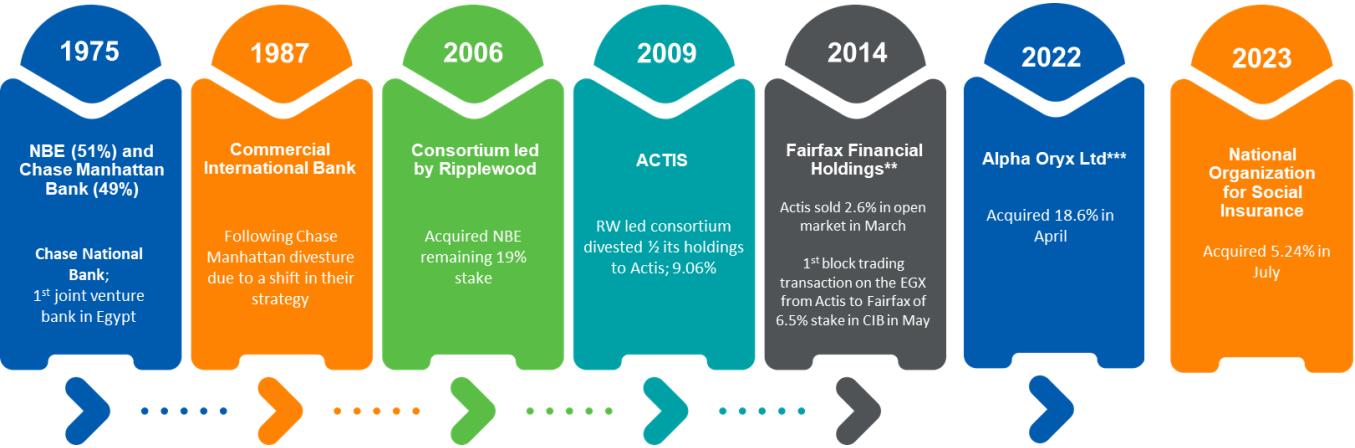
EGP 156.4 bn
Average Market Cap

Branches and Units

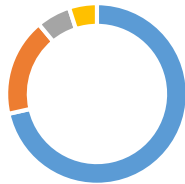


Greater Cairo:125
Alexandria Region: 32
Suez Canal Region: 22
Delta Region: 17
Upper Egypt Region: 15

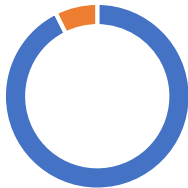
Ownership Structure



North America (43.395%)
GCC (24.937%)
Africa (21.114%)
Continental Europe (4.075%)
UK & Ireland (3.97%)
Rest of the World (2.51%)



Free float (75.23%)
Alpha Oryx* (18.37%)
Fairfax** (6.4%)
National Organization For Social Insurance (5.24%)



Institutions (92.63%)
Retail (7.37%)

* As of September 2023

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

*** A subsidiary of ADQ



Subsidiaries

CIB Kenya Limited

Ownership: 100%

CIB Kenya 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

Commercial International Finance Company

Ownership: 99.83%

Commercial International Finance Company (CIFC) was established in June 2022 offering mortgage and factoring facilities, with operations scheduled to start in 2Q23. CIFC is aiming to transform the complicated mortgage customer experience into a simple, fast and accessible one, through offering a streamlined process and providing flexible repayment plans. The company will offer a comprehensive mortgage finance suite introduced in phases: Ijara purchase, Ijara refinance, Murabaha, Musharaka, Portfolio Acquisition and Financing Usufruct. Additionally, the company will offer a full factoring product suite to cater for the increasing demand for alternative financial solutions. The solutions will consist of three categories: Export Factoring, Local Factoring and Import Factoring including buyer led reverse factoring programs.

Associates

Damietta Shipping and Marine Services

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

ACE

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

TCA Properties

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



2023

Best Bank in Trade
Finance - MEED

Best Private Bank –
Global Finance

Best Supply Chain
Finance Bank in Africa
2023 – Global Finance

Best M&A Deal in
MENA – EMEA Finance

Lifetime Achievement
Award - African Banker

Best securitisation
house in Africa – EMEA
Finance

Best Trade Finance
provider (Egypt) –
Global Finance

Best Bank for Cash
management (Egypt) –
Global Finance

Best securitisation deal
in Africa – EMEA
Finance

Best Bank in Egypt –
Euromoney

Transaction Banking
Award – Global Finance

Best Payment Services
in North Africa – EMEA
Finance

Best Cash Management
Services in North Africa
– EMEA Finance

Best Trade Finance
Services in North Africa
– EMEA Finance

Best Bank for SMEs in
Egypt – Euromoney

Best Bank for ESG in
Egypt – Euromoney

Best Bank in Egypt 2023
– Global Finance

Best Service for Cash
Management –
Euromoney

Best Payment Services
in Africa – EMEA
Finance

Best ESG Report –
Egyptian Exchange





STRATEGY

TODAY

TOMORROW

Financial Performance

- ❑ Quality loan growth, with focus on increasing product penetration and SoW
- ❑ Deposit growth, particularly from households clients
- ❑ Transactional banking services

- 🌐 Upscaling CIB Kenya's operations to cement the bank's position as trade finance hub for Egypt & Africa
- 🌐 Focus on SMEs & underpenetrated retail banking segments with more efforts exerted to promote financial inclusion
- 🌐 Diversifying our lending portfolio towards sectors of the future

Customer Centricity

- ❑ Adopting a customer-relationship model
- ❑ Offering bundled financial solutions and value-added services
- ❑ Undertaking several service quality initiatives to improve customer satisfaction

- 🌐 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
- 🌐 Serving Non-Resident Egyptians with focus on the GCC region

Operational Efficiency

- ❑ Centralization of operations
- ❑ Automation and process re-engineering
- ❑ Digital Adoption

- 🌐 Focus on operational efficiency, optimization, 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

- 🌐 Implementing 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



“As Egypt’s leading private sector bank, we are keenly aware of the role we play in steering the industry toward sustainable business strategies and disclosure practices.” **Hussein Abaza, CEO and Managing Director**



“At the Board and Senior Management level, the clear mandate is to enact a system transformation, integrating and weaving sustainability and ESG into the fabric of everything we do and creating the proper structure to ensure the Bank’s positive impact on inclusive growth.” **Dalia AbdelKader, Chief Sustainability Officer**

International Standards and Guidelines



Recognition and Ratings

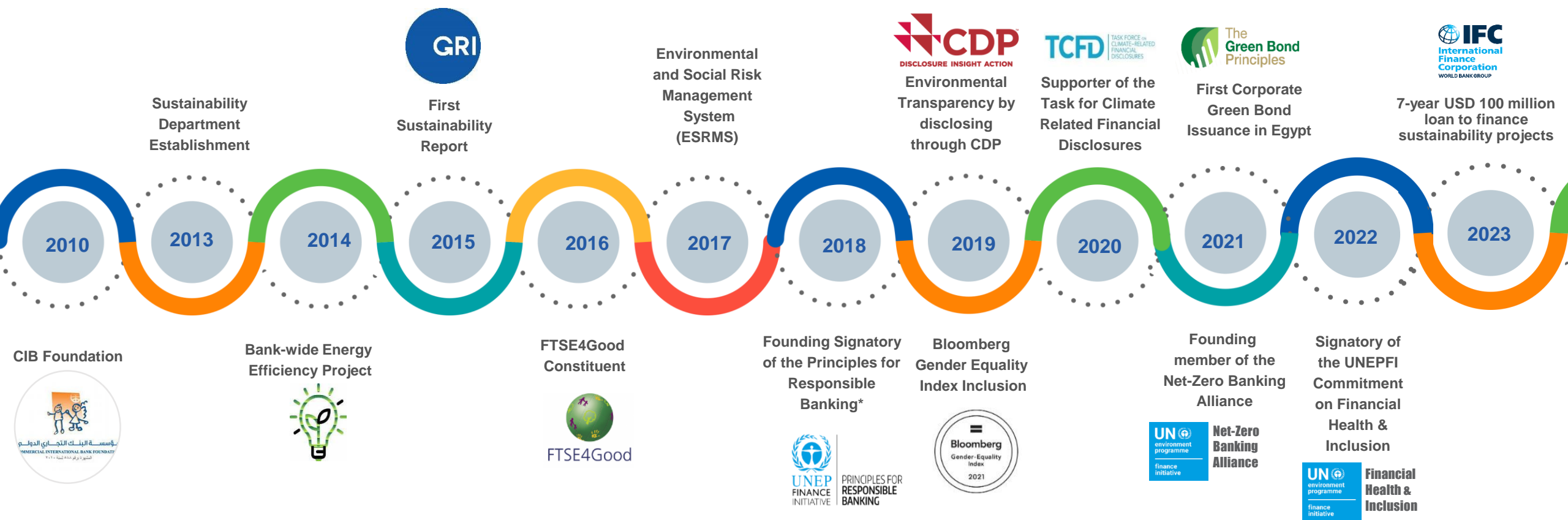


The integration of sustainability into CIB’s core operation starts at the highest level with signoff from the bank’s **Board of Directors** who are committed to advancing the bank’s governance structures to ensure the integration of ESG into the bank’s policies and culture

Sustainable Finance Policy

CIB’s Sustainable Finance Policy defines and sets comprehensive framework that translates the Bank’s ESG commitments into achieving long-term value creation for all stakeholders and instilling a governance framework to monitor proper implementation. It was developed in alignment with national, regional, and international agreements, goals, and standards concerning sustainability (E&S Risk Management, Sustainable Finance, and Operational Footprint). CIB’s Sustainable Finance Policy is applicable to all the Bank’s departments, functions, and lines of business. It provides guidance to all internal stakeholders who are responsible for aligning with the requirements of this policy in their respective areas of responsibility.

Board Sustainability Committee	Sustainable Finance Steering Committee	Sustainable Finance Department
Acts on behalf of the Board in overseeing all sustainability-related efforts and supports the integration of environmental, social and governance (ESG) aspects across the Bank to generate value for all stakeholders.	A cross-functional committee that includes Board and Executive Management representation, with a mission to establish, guide, empower and monitor the Sustainable Finance department, in line with CIB’s business needs .	Ensures the centrality of sustainability as a core business strategy, and provides a solid platform for the integration of sustainability, and environmental, social and governance (ESG) principles across the Bank’s functions.
ESG Risk Management Department	Sustainability Strategic Network	
In 2022 an ESG Risk Management Department was established under the Risk Management Group to identify, assess and review the ESG risks in the Bank’s lending and investments portfolios to ensure their alignment to CIB’s ESRMS.	cross-functional, multi-stakeholder organizational structure that includes key representatives from across the Bank, linking functions and departments together. It ensures an inclusive and participatory approach to embed sustainability within CIB.	



RISK MANAGEMENT



- ⌚ A dynamic and progressive risk approach in terms of understanding and addressing the environmental, social, climate and evolving non-traditional risks of its portfolio as well as the emerging systemic risks.

REVENUE GENERATION



- ⌚ Advancing inclusive growth; contributing to the development of Egypt's Sustainable Development while improving the Bank's opportunities to capture new ESG opportunities and scale market penetration.

REPUTATION



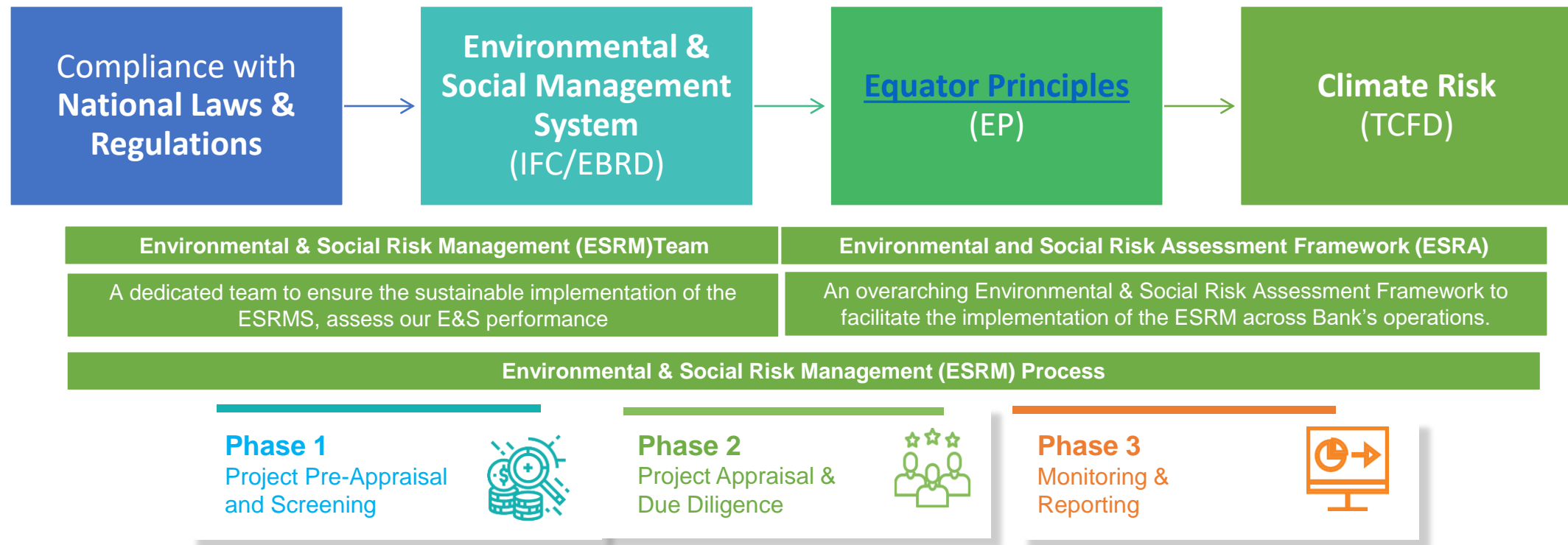
- ⌚ Focusing on flagship initiatives and thought leadership to advance the transformation of the financial industry through sustainability advocacy, sustainable finance education and ESG data.

ECOLOGICAL FOOTPRINT



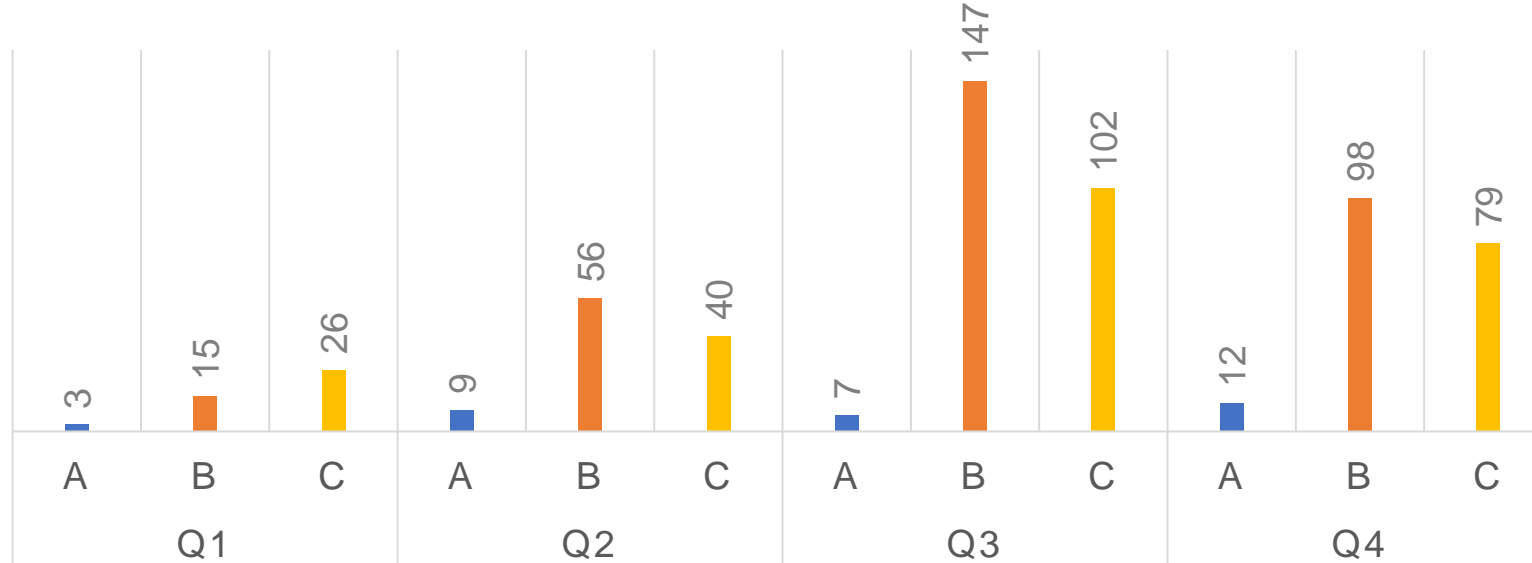
- ⌚ The strategy sets an ambitious target of becoming a Climate Positive and Carbon Neutral Bank by 2050. It purports to reduce the negative environmental impacts of its operations, supply chain, and lending portfolio.

CIB has had a robust **Environmental and Social Risk Management System (ESRM)** in place since 2016, which positions the Bank as the leader in sustainable finance in the Egyptian market and provides clients with the necessary tools and products to aid their transition to a more responsibly profitable economic model.



In 2022, the Bank assessed its corporate client base with regards to National laws, IFC and EBRD standards. Five applicable Equator Principles projects including 2 project finance and 3 project-related corporate loans were subjected to the ESG due diligence process, and all projects reached financial close.

E&S ASSESSMENTS CATEGORIZATION BY QUARTER IN 2022



Project Category Definitions (as per the Equator Principles)

Category A

Projects with potential significant adverse environmental and social risks and/or impacts that are diverse, irreversible, or unprecedented.

Category B

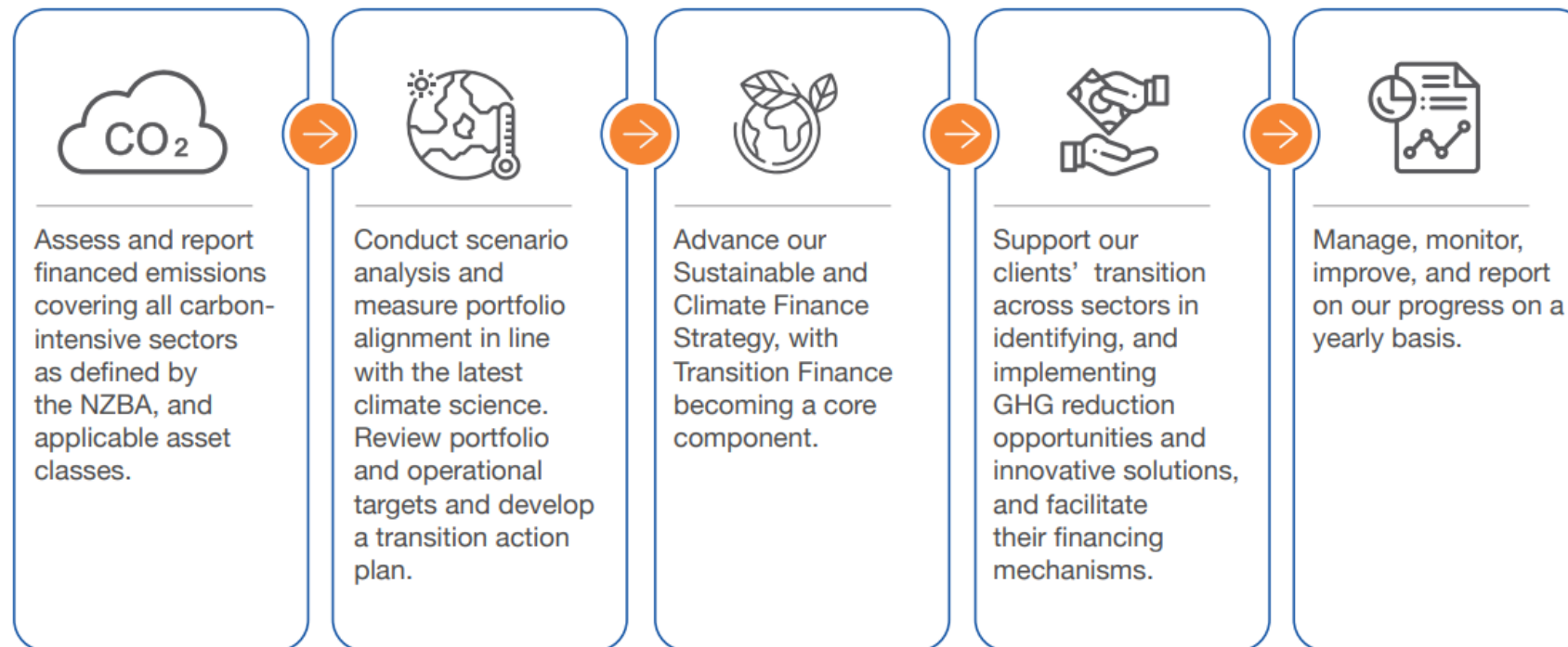
Projects with potential limited adverse environmental and social risks and/or impacts that are few in number, generally site-specific, largely reversible, and readily addressed through mitigation measures.

Category C

Projects with minimal or no adverse environmental and social risks and/or impacts.

CIB is a founding member of the Net-Zero Banking Alliance (NZBA). In 2022, CIB published its first NZBA Report, identifying the Bank's three main carbon intensive sectors, with the purpose of identifying a baseline





CIB's Roadmap to Net-Zero Financed Emissions



In 2022 CIB Published its Climate Targets Report under the NZBA commitment covering **two targets**.

Building on its five-year journey of operational GHG reporting and management, CIB has conducted an assessment of the financed emissions of its corporate loans portfolio for 2021.

This milestone is supported by further intermediate targets for the portfolio with respect to the power generation and the commercial and residential real estate sectors, which will help fulfil the Bank's commitment toward net-zero emissions by 2050.

Sector	Scenario	Emissions Assessed	Metric	2021 Baseline	2030 Target	Target Coverage ⁴
 Power Generation	IEA NZE	Scope 1+2	tCO ₂ e/MWh (Intensity)	0.33	0.165 (-49%)	
 Commercial & Residential Real Estate	IEA NZE	Scope 1+2	tCO ₂ e (Absolute)	8,366	4.685 (-44%)	

Our clients benefit from increased energy performance, reduced environmental impact, and technical support in technology selection and project assessment

Energy Efficiency



Renewable Energy



Sustainable Transport



**Non-energy GHG Reduction
Energy Management Systems**



Green Buildings



Energy Management Systems

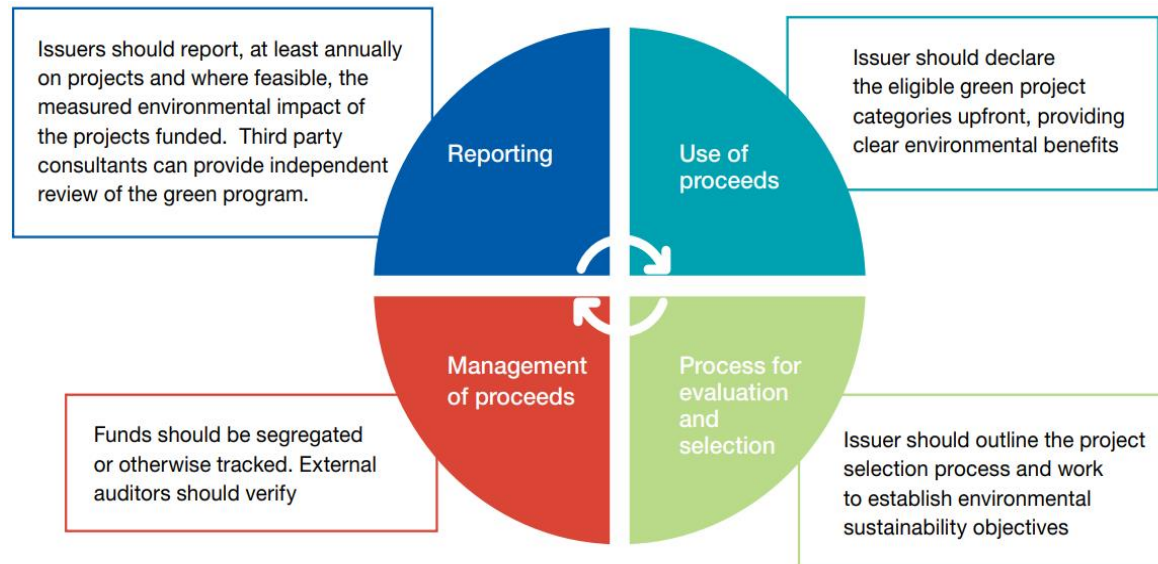


Waste and Water Efficiency



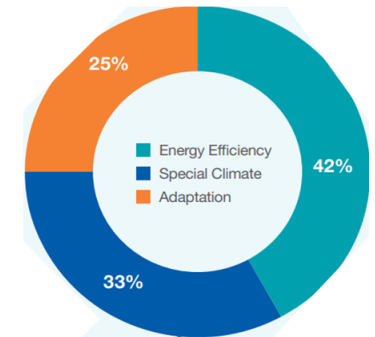
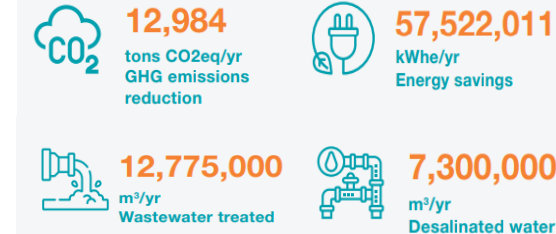
CIB was awarded Best Green Bond in Africa in 2021 by EMEA Finance!

🌐 CIB is constantly seeking innovative sustainable solutions to battle climate change. Among our major achievements, CIB issued **Egypt's first ever green bond**, valued at **USD 100 million**.



🌐 In 2021, CIB has been actively investing in various corporate sustainable projects with environmental and social impacts under its Green Bond.

Estimated Annual Impact of the Use of Proceeds

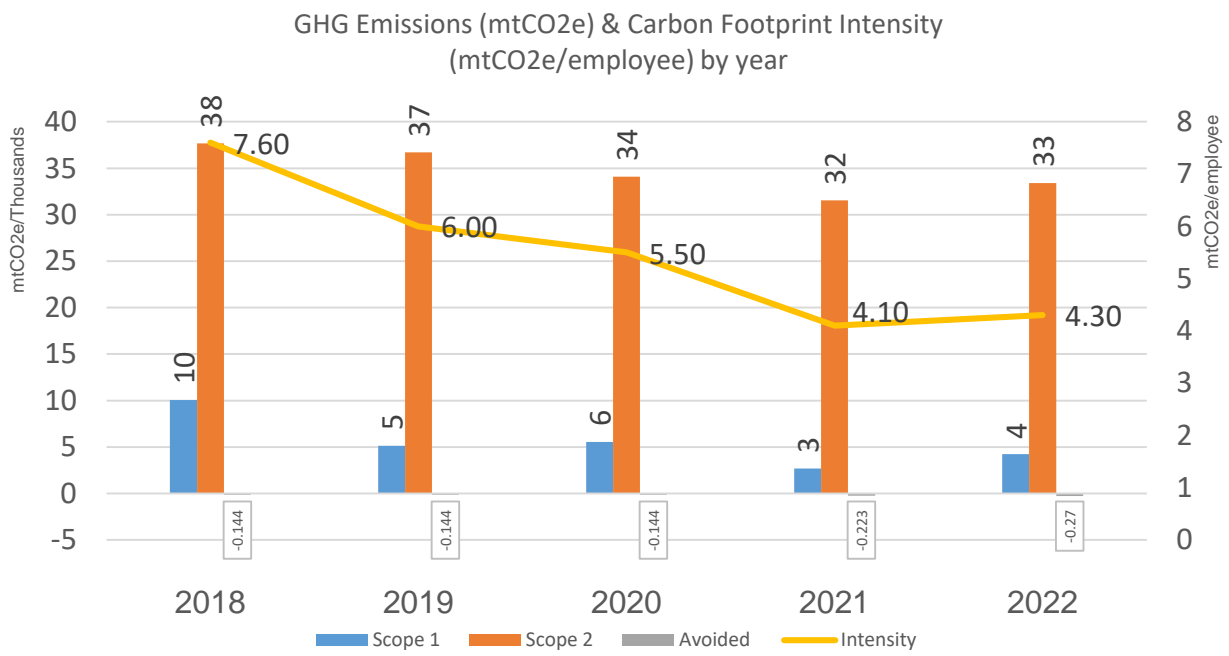


The types of projects according to classification of the 12 approved projects on CAFI.

CIB's Green Bond Framework meets the highest standards on transparency and disclosure, and aligns with the ICMA Green Bond Principles (GBP).

150% of the Green Bond was utilized as of September 2022

- CIB has been reporting on, managing and continuously seeking opportunities to reduce its operational emissions since 2018
- CIB has been reducing its carbon emissions intensity per employee during the past four years, reaching a 46% decrease (scope 1 and 2) in 2021 from the 2018 baseline.



- CIB has set a decarbonization action plan for our operational GHG emissions reductions

Sustainable supply chain management

Reporting and managing of financed emissions investments

Monitoring & control of energy consumption in facilities

Renewable energy

Digital sustainability management tool

Cib's bank statement project

Sustainable bags and packaging materials alternatives

Corporate-wide solid waste management system

BEYOND FUNDING

We work with all stakeholders to promote sustainable and responsible practices in the financial sector

Large
Corporate
Clients

Sustaining Sectors Program

• CIB's Sustaining Sectors program is designed to support our corporate clients in different sectors in leveraging sustainability to advance their growth and profitability, while decarbonizing and driving system transformation toward a greener economy. The program equips businesses with the necessary tools, capacity-building training, certification opportunities, and financial products to transition toward a low carbon economy

Small and
Medium
Enterprise

Sustaining SMEs Program

• In 2022, CIB launched its Sustaining SMEs program, a multi-purpose platform seeking to provide SMEs with capacity building, certification, and Sustainable Finance instruments to aid their sustainable growth

Sustainable
Finance
Education

Nile University Partnership

Nile University (NUBS) will develop a new track within the finance Track labeled with "Sustainable SME financing", to become a pioneer university in having such a focus within its core school of business curriculum and CIB, as "Co-founder", who partnered for its development in terms of content and professors delivering the content, aiming to create a unique corporate and academic experience

Track official
launch in March
2023

45
Students
Attended

3 Weeks
On Job training at
CIB

Training for NU
students at CIB
premises for
knowledge
applications

As a the sole signatory, in the MENA region, of the **Commitment on Financial Health & Inclusion** under the Principles for Responsible Banking (PRB) of the United Nations Finance Initiative (UNEP-FI), CIB publicly declares its commitment to support universal financial health and inclusion and foster a more financially inclusive banking sector:

CIB’s Commitment

50%

By 2025, increase the percentage of end users who are women micro-entrepreneurs who receive funding through Microfinance Institutions (MFIs), to **50%** from a baseline of 44% (FY2022 end).

CIB’s current financial inclusion-related measures			
#1_Expanding the use of digital financial services	#2_Extending microfinance loans to under and unbanked segments of society through extending credit facilities to microfinance companies who act as intermediaries		#3_Internal and external capacity building as a means of enhancing financial literacy
#4_Building consumer trust in the banking sector and expanding financial literacy		#5_Providing the access and use of financial services (banking and non-banking) for all segments of society, according to customers’ needs	

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The long-term strategy pillars of the division focus on identifying new customer segment journeys and corresponding existing pain points and barriers that need to be addressed to facilitate access to financial services

Pillar 1: The Discovery Phase
Marketing and Awareness Strategy

Pillar 2: The Onboarding
Distribution and Acquisition Strategy

Pillar 3: Continuing Use Stage
Value Propositions: Products, Services, Partnerships, and Data Strategy

CIB's Financial Inclusion product offerings are simple KYC products, tailored to best serve the unbanked/untapped segments, providing them with access to finance through easy hassle and free onboarding for certain products



The CIB Smart Wallet (SW) was launched in 2016 primarily to serve unbanked customers by providing a convenient, secure, and cost-effective way to make financial transactions through mobile devices. Through the wallet, customers can easily pay bills, recharge their mobile lines, transfer money to other wallet holders in Egypt, and deposit or withdraw funds from any ATM machine or any of CIB's authorized Banking Agent's outlets



Bedaya, the LCY account, was launched in November 2021, targeting individuals, entrepreneurs, micro enterprises with a special focus on housewives, youth, and freelance professionals. The account aims to include society's unbanked segments, eliminate entry barriers, and encourage the unbanked population to enter the banking sector through the simplification of the account-opening process.



Prepaid cards are only issued for Egyptians, without the need to open a bank account, using their valid national ID. Customers can easily withdraw from any ATM in Egypt and purchase from any in-store merchant and Egyptian e-commerce platforms using their cards. They are cheaper to issue and transact with versus other debit/credit cards.



The Ameen digital wallet, providing customers with access to even more advanced financial services and products such as savings, loyalty, and lending. The wallet is intended to gradually replace the SW and should give the Bank an edge over other wallets in the market. It will help the Bank generate additional revenue streams and provide easier access and enablement to unbanked and underserved segments.

Financial Inclusion Initiatives

CIB participates in the national initiative Hayah Karima. The Bank's collaboration with the CBE, the Ministry of Planning, and other stakeholders extended to provide financial literacy and awareness programs, in addition to simple KYC financial services and products to underserved vulnerable communities in rural governorates.

CIB is actively participating in six annual CBE financial inclusion initiatives and has acquired New to Bank (NTB) customers as a result.

Business Solutions Program

The Business Solutions program provides non-financial services to SMEs. CIB offers small and medium companies a package of non-financial services through partnership with key companies in different sectors (Marketing, Human Resources, Legal Advisory, E-Commerce, Trainings, etc.) to offer support and consultancy at discounted prices.

Women in Business

CIB designed a special lending offering tailored for women-owned businesses to support women entrepreneurs.

CIB partnered with Visa in its "She's Next" initiative. This initiative's goal is to help women-led businesses gain access to and secure the required funding to thrive. The program offers unmatched resources and opportunities for women entrepreneurs through coaching and connecting them with like-minded peers and experts.

Our commitment extends beyond financial success, we are dedicated to fostering an environment that supports individuals in reaching their full potential. Our commitment also extends to promoting equality, inclusion, and diversity. We are keen to provide equal opportunities and treating employees with dignity and respect



CIB is recognized in the 2023 Bloomberg Gender Equality Index



CIB was the first bank in Egypt to receive the EGES



CIB supports the UN Women Empowerment Principles



CIB Co-Chairing Egypt's Closing Gender Gap Accelerator

CIB has pioneered several internal and external initiatives related to women empowerment and diversity and inclusion

"Helmek Yehemena" Program



The program aims to encourage young female talents in the Upper Egypt and Delta regions to join the workforce through short training programs that enable them to discover and expand their untapped potential and equip them with the necessary knowledge and skills to become members of CIB.

"Women in Tech" Program



The aim of the program is to address the gender gap in the bank's technology departments and build up talented women to work in technology divisions such as IT, Security and Resilience Management, and Global Transaction and Digital Banking.

"She is Back" Program



She is Back helps mothers in their transition back to work after their maternity or unpaid leave. Women are informed of any external or internal changes that affect both the Bank and their own respective roles during their absence.

Workplace Anti-Harassment Campaign



In 2023, HR worked on an anti-harassment campaign to enhance CIB employees understanding of the workplace anti-harassment policy and to normalize the right to report inappropriate behaviors. As part of the initial awareness phase, CIB also implemented an e-learning module along with sending an awareness message to all employees.

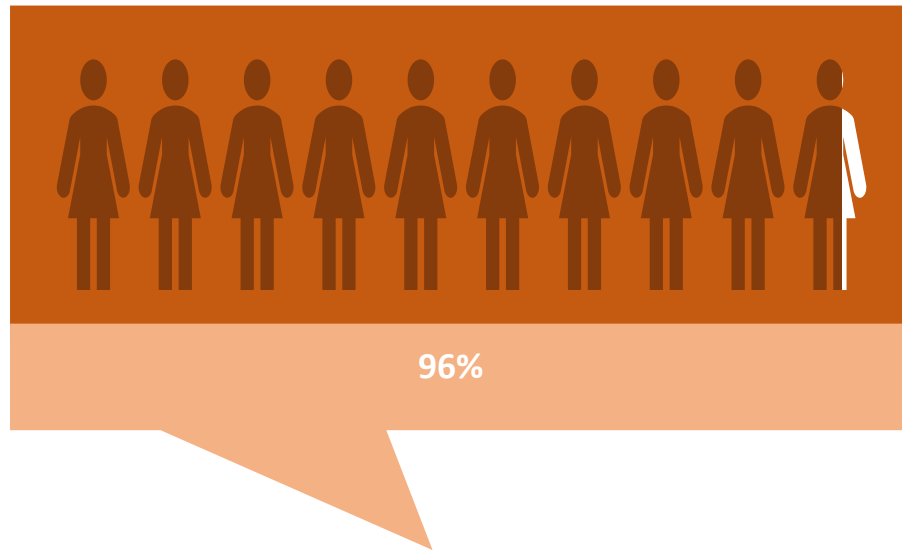
Differently Abled Hiring "Better Together"



In 2023, the bank organized "CIB Career Day" for Differently-Abled individuals in collaboration with the Ministries of Social Solidarity and Labor, and in alignment with the directives of the Central Bank of Egypt (CBE). This event provided meaningful opportunities in the fields of banking and finance. Over 1,000 differently-abled candidates participated in engaging sessions and workshops, equipping them with valuable business skills

The bank avails a set of developmental tracks for women, across various managerial levels.

Total Trained Females “including non- conventional trainings”



Special developmental tracks set for women



CIB has a robust engagement strategy that supports the improvement of culture, and enriches productivity while providing sustainable performance

**Employee
Well-being & Mental health**

**3,183
Consumed Sessions***

In 2023, CIB continued to upscale the mental health component by providing tailored bank-wide webinars covering various mental health topics along with the ongoing individual therapy sessions

**Employee Recognition
Program**

**891+
Recognized Employees***

The program's aims at retaining top talents, increase motivation, boost employee productivity, and foster a positive working environment.

**"Life at CIB"
Social Media Pages**

In 2023, CIB made significant strides in bolstering its employer brand presence on Social Media platforms, further solidifying its reputation as the employer of choice. Notable accomplishments include showcasing our commitment to Diversity, inclusion, and women's empowerment initiatives. In addition to show case our active participation in career events and summits targeting diverse audiences and talent profiles.

ESG Capacity Building

168

Employees Trained

In-House training programs on sustainable finance targeting specific areas.

Target Audience:
CCI, Risk, GCR, DI

SEVEN Programs*

9

Employees Certified

Availed certificates about SCR Sustainability, Climate Risk, Sustainable Finance & ESG

Target Audience:
Nominations from CCI, Risk

TWO Certificates

128

Employees Certified

Awareness program to equip attendees with knowledge about sustainable finance

Target Audience:
Retail & COO

**ONE Program
8 Rounds**

62

Employees Attended

Awareness program to equip attendees with knowledge about sustainable finance Academies:

**SME Academy – 1 round
Credit Course – 1 round**

690

Employees Completed

eLearning contains 3 Modules which are Introduction to ESG, ESG Investing and Sustainable Finance offered to specific areas;

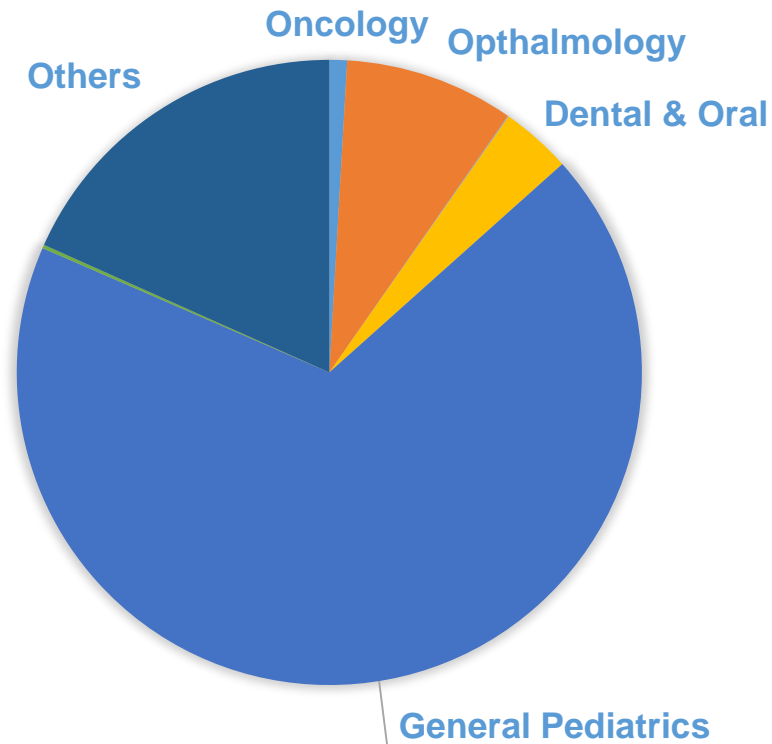
**Risk, Retail Banking, IB, CCI
Strategic Planning, Data
Analytics, Communication**

In 2010, CIB shareholders voted to establish **the CIB Foundation** and permanently endow it with **1.5%** of the Bank's annual profits. The Foundation has built strategic partnerships with healthcare providers from the governmental, private, and non-governmental sectors to maximize its impact on underprivileged children throughout Egypt



In 2022, the Foundation has impacted the lives of more than **547,540** beneficiaries in several areas

- 🌐 Oncology (1%)
- 🌐 Ophthalmology (9%)
- 🌐 Dental & Oral (4%)
- 🌐 General Pediatrics (68%)
- 🌐 Others (18%)



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

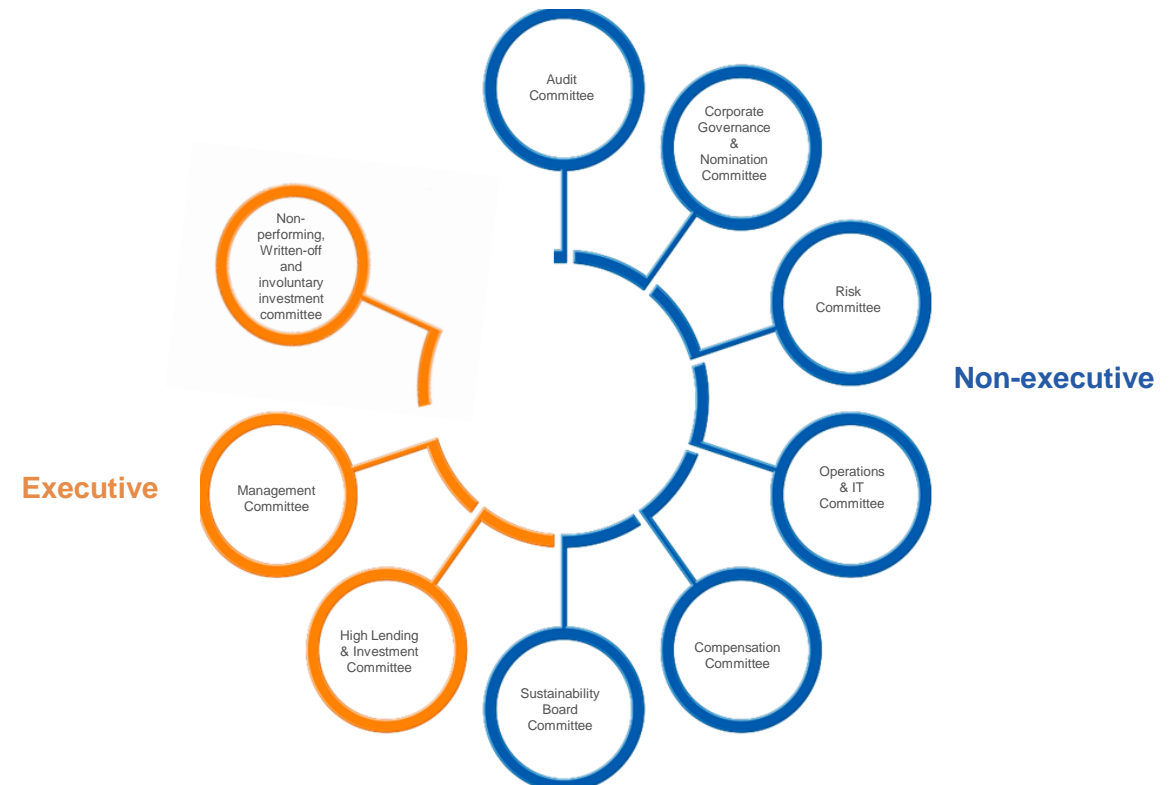
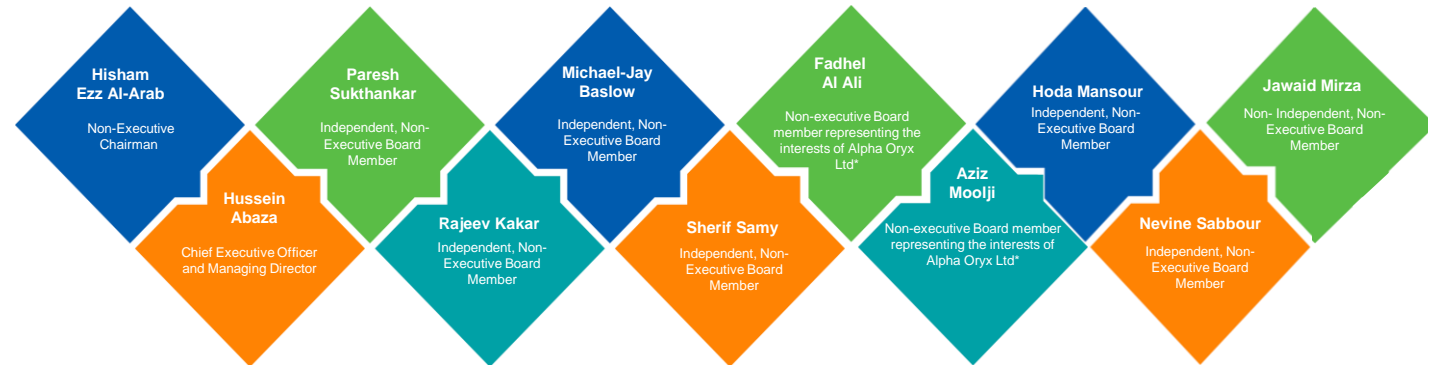
Board Committees

9 committees

assist in fulfilling the Board's responsibilities;

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CIB's Board consists of 11 members;
10 are non-executive, 7 are independent and 2
representing the interests of Alpha Oryx Ltd*



01

Pioneer in implementing international standards and best practices; established in 2010; ahead of all major players in the market

02

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.

03

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)

04

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

CYBER AND INFORMATION SECURITY

01

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

02

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

03

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

04

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

For more information, please visit our website; www.cibeg.com

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The background of the slide features a blurred photograph of a city street scene. In the foreground, a person is walking away from the camera. The background shows multi-story buildings and a street with parked cars. Overlaid on this image are several large, semi-transparent blue geometric shapes, including triangles and parallelograms, which create a modern, abstract design. A dark blue horizontal band spans the width of the slide, serving as a backdrop for the text.

Thank you