

ESG

Commercial International Bank
(CIB)

3Q24

By attending the meeting where this presentation deck is being presented and/or distributed or by reading through its slides, you agree with the following limitations:



- 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

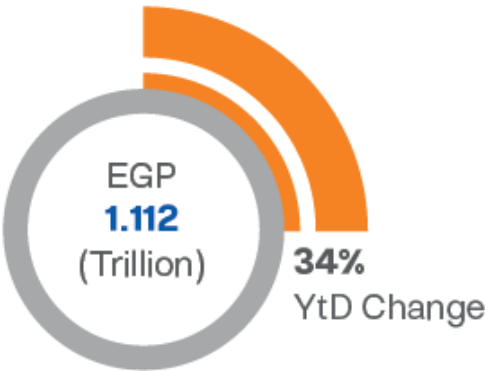


ABOUT CIB

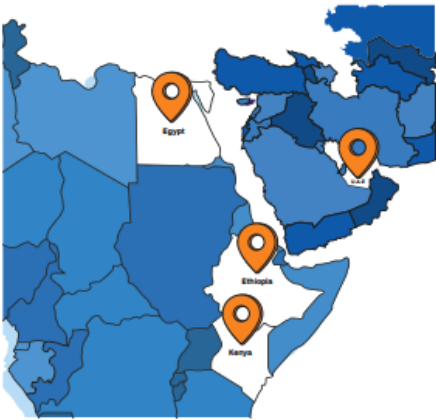
Key Factors



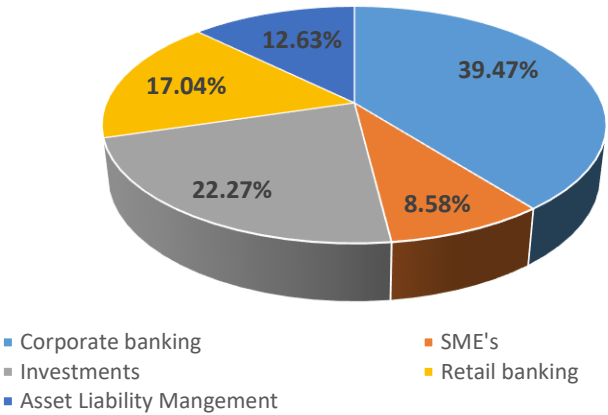
Total Assets



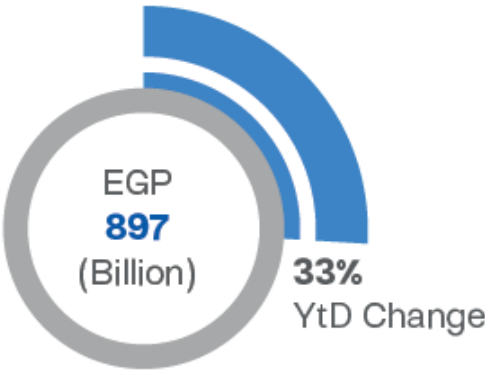
Presence



Profits by Lines of Business



Total Customer Deposits

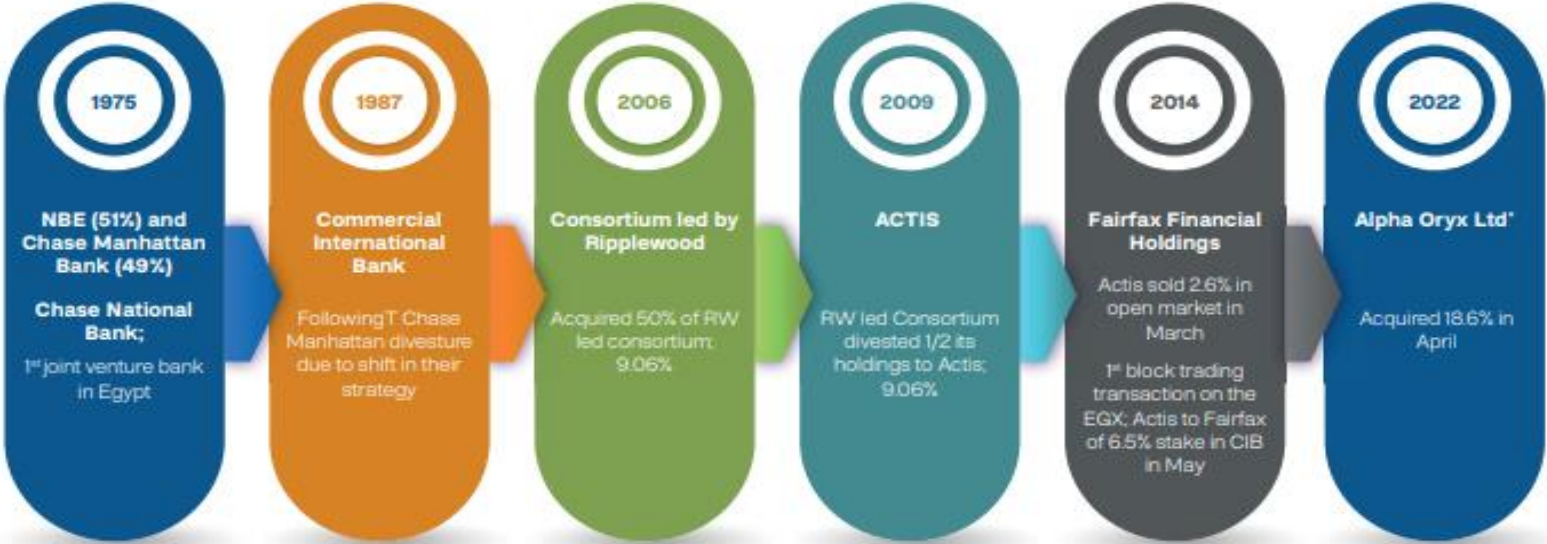


Subsidiaries and Associates:

- CIB Kenya Limited **100%**
- Commercial International Finance Company **99.96%**
- Damietta Shipping and Marine Services **49.95%**
- ACE **39.33%**
- TCA Properties **37%**

Representative Offices:

- Dubai Representative Office
- Addis Ababa Representative Office



- ALPHA ORYX LIMITED (18.23%)
- Fairfax Holding (6.31%)
- National Organization for Social Insurance (7.23%)
- Free Float (68.23%)



- North America (44.92%)
- GCC (23.61%)
- Africa (21.65%)
- UK & Ireland (4.2%)
- Continental Europe (3.44%)
- Rest of the World (2.19%)



- Institutions (93.55%)
- Retail (6.45%)

*Alpha Oryx Ltd. (a subsidiary of Lunate Legacy IV LP), where Alpha Oryx Ltd. owns 18.23% in both local shares and GDRs.

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



TODAY

TOMORROW

Financial Performance

01.

- Quality loan growth, with focus on increasing product penetration & SoW
- Deposit growth, particularly from households clients
- Transactional banking services
- Upscale CIB Kenya's operations to cement the bank's position as trade finance hub for Egypt and Africa
- Empowering SMEs with tailored financing options

- Differentiating our lending portfolio towards sectors of the future
- Focus on underpenetrated retail banking segments with more efforts exerted to promote financial inclusion
- Complementing CIB's offerings through CIBC's operations
- Diversifying revenue streams and enhancing CIB's value proposition via expansion and partnerships in alternative markets

Customer Centricity

02.

- Adopting a holistic and dedicated customer service 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
- Capturing auxiliary business for corporate accounts and enriching service portals
- Serving Non-Resident Egyptians with focus on the GCC region

Operational Efficiency

03.

- Driving digital adoption, automation and process re-engineering for key transformation initiatives
- Develop a talent management program to retain key calibers
- Achieve best in-class enterprise risk governance capabilities

- Become a digital leader in customer service, sales and operations
- 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 through solid cyber security readiness

Responsible Banking

04.

- Development in human capital and alignment to accommodate with the digital transformation
- Reduction in our ecological footprint
- Carry on the promotion of diversity, equity, and inclusion in the workplace
- Adoption of corporate governance best practices and solid CSR strategy

- Implementing a social and environmental management system, embedding ESG principles bank-wide
- Continue to advocate Responsible Banking through driving financial inclusion and literacy, women and youth empowerment and equality
- Become Egypt's number 1 "Green Bank"



OUR APPROACH: TOWARDS VALUE CREATION

CIB's System's Thinking approach empowered us to realize the connection between the ESG dimensions and our Business Growth

We have been focused on sustainability that are material to our financial performance, and that ensure impact and value creation. Our record testifies that sustainable finance has reinvigorated our systems to optimize risk management and revenue generation.



“In 2013, CIB acknowledged the importance of ESG factors as essential to our business success. Since then, we have diligently incorporated these principles into our governance structures, policy-making processes, strategic frameworks, and reporting methods. This integration has positioned CIB effectively to navigate the complexities of emerging ESG challenges with proactive solutions..”

Hisham Ezz Al-Arab, CEO and Board Member



“We are consistently addressing the dynamic evolution of our systems and business models to be tuned with sustainability-related trends that impact our bank's capacity to consistently create value to our investors and stakeholders.”

Dalia Abdel Kader, Chief Sustainability Officer



“CIB has launched its Environment, Social, Governance, Data, and Digitization (ESGDD) Integrated Report 2023, themed around “Driving Value Creation”. The report expands on the acronym of ESG to ESGDD demonstrating the importance of Data and Digitization in the sustainability transition.”

Amr El Ganainy, Deputy CEO and Board Member

CIB has published its second Environment, Social, Governance, Data, and Digitization (ESGDD) Integrated Report 2023, themed around “Driving Value Creation”. The report expands on the acronym of ESG to ESGDD demonstrating the importance of Data and Digitization in the sustainability transition.

Our Value Creation Approach: Flow of Capitals

INPUT: CIB Capitals

Financial Capital
Natural Capital
Social & Relationship Capital
Human Capital
Intellectual Capital



OUTPUT: Value Created

Financial Capital

Creating financial returns that are re-invested into the Bank's activities, benefiting its key stakeholders. In 2023, CIB recorded a consolidated revenue of EGP 56 Bn and a Net Income of EGP 29.6 Bn or EGP 8.59 per share, up 84% from the full year 2022.

Natural Capital

Transitioning to a low-carbon economy through offering our clients with applicable solutions and mitigating environmental impacts on portfolio and operational footprint.

Social & Relationship Capital

Generating opportunities for access to capital, including blended finance for sustainability. Moreover, CIB has been endeavoring to enhance its community healthcare impact under its CIB Foundation.

Human Capital

Leveraging and fostering a skilled, specialized, ESG-aware workforce within a supportive environment to advance CIB's growth and in-depth expertise across different industries.

Intellectual Capital

CIB has introduced innovative models that leverage its capital and credentials. These approaches have been instrumental in attracting clients and increasing the green component of our portfolio.

CIB's FY23 Material Topics

Economy



- Financial Performance
- Healthy Economy

Governance



- Business Ethics and Integrity
- Governance
- Data Privacy and Security
- Digital Leadership

Social



- Employee Wellbeing, Engagement & Development
- Diversity, Equality & Financial Inclusion
- Social & Community Investment
- Customer First

Environment



- Sustainable Finance
- Environmental & Climate Risks
- Ecological Footprint

CIB has been engaging and aligning with ESG standards, frameworks, ratings and indices since 2015. The Bank is a founding signatory of the UNEP FI PRB since 2019, the first supporter in Egypt of the TCFD in 2020, and a founding signatory of the NZBA and the commitment to Financial Health and Inclusion since 2021



Social and Environmental Risk

Enhances CIB's risk management and factors previously unaccounted for Climate, Environmental & Social risks



Portfolio Impact Assessment

Factors into CIB's sustainability strategy by enhancing the Bank's Portfolio



ESG Reporting

Allows for transparent reporting on CIB's ESG measures



ESG Ratings

Globally accepted ratings indicative of the Bank's sustainability considerations



AA



22.62
Medium Risk



Constituent

The Bank employs a balanced approach, integrating sustainability principles throughout its operations at all levels, enabling the Bank to address environmental and climate-related risks while promoting sustainable growth.

Board of Directors

The board of directors primarily focuses on setting the Bank's strategic objectives, overseeing the implementation of the Sustainable Finance Strategy and Policy, providing oversight of senior management, ensuring review of the Bank's economic, environmental, social and governance sustainability issues and initiatives, including climate risks, and securing the Bank's institutional reputation and long-term sustainability.

Board Sustainability Committee

The BSC 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. It approves CIB's sustainability frameworks, strategies, policies, and international affiliations and memberships.

Sustainable Finance Steering Committee

The committee is 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 and international best practices.

Chief Sustainability Officer (CSO)

The CSO is responsible for the Sustainable Finance department, serves as a member of the SFSC, and contributes to the Bank's ESG governance bodies, including board committees. The CSO provides sustainability stewardship to help the Bank leverage the ESG imperative to sustain the Bank's value. The CSO's accountability includes conceiving and implementing the sustainable finance institutional pillars as well ensuring the issuance of sustainability disclosures, and reconfigures the Bank's strategy to address climate change, circular economy and biodiversity.

Sustainable Finance Department

The department 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.

Executive Committee

The Executive Committee is responsible for executing the Bank's strategy as approved by the BoD, including overseeing the implementation of the sustainable finance strategy and the progress of its relevant workstreams, including climate-related risks, on a quarterly basis..

Sustainability Strategic Network

The Sustainability Strategic Network (SSN) is a cross-functional, multi-stakeholder organizational structure that includes key representatives from across the Bank, linking functions and departments together. This structure is a knowledge-based and action-oriented network focused on advancing broadly articulated sustainability issues, connecting staff with resources such as webinars, capacity building, global networks and up to date articles, journals and briefings. The SSN is an integral component of the Bank's sustainability governance structure, as it ensures an inclusive and participatory bottom-up approach to embed sustainability within CIB.

CIB Sustainable Finance Institutional Pillars

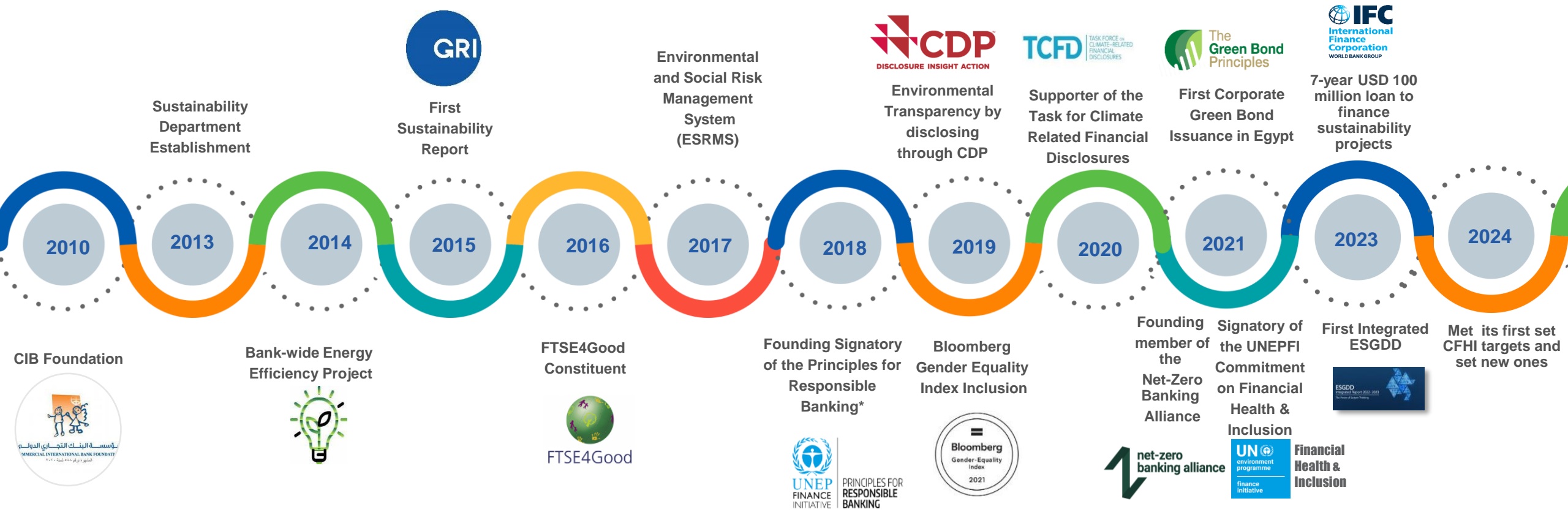


CIB Sustainable Finance Policy

Initially published in 2021 and periodically reviewed, CIB's [Sustainable Finance Policy](#) embeds sustainability throughout its operations. It emphasizes ESG integration across business lines and adapts to emerging global trends, serving as a dynamic foundation for the bank's commitment to sustainable finance.

CIB Sustainable Finance Strategy

CIB's 2021-2024 Sustainable Finance Strategy was approved by the Board and integrated within CIB's corporate business strategy. The Strategy is based on four key pillars, and aims to seamlessly integrate ESG principles into the Bank's operations. Focused on transforming Egypt's sustainability landscape and becoming a global leader in the field, it prioritizes risk management, revenue generation, reputation, and ecological footprint.



Over a decade ago, CIB recognized the business case of Sustainable Finance. Ever since, consistent efforts have been made to engage with and align to international standards and frameworks that have significantly shaped the evolution of our sustainability journey

Board Risk Committee (BRC)

Oversees risk management functions through periodic reports submitted by the Risk Group. It assesses and makes recommendations to the BoD regarding risk management strategies, risk appetite, and risk-related policies. The Committee ensures that the Bank's exposure to ESG and climate-related risks is assessed, quantified, and reported to the BoD alongside other material risks.

Chief Risk Officer (CRO)

The CRO is responsible for overseeing the financial and non-financial risks to which the Bank is exposed, including ESG and climate Risk Management. The CRO reports directly to the BRC and serves as a member of the SFSC. The CRO has a dedicated ESG Risk Management team responsible for identifying and assessing ESG risks, including quantifying the impact of climate-related risks on the Bank's financial position.

ESG Risk Management Department

ESG Risk Management is responsible for the identification, assessment, and reviewing of the ESG risks in the Bank's lending and investments portfolios and ensuring that they are structured in alignment with the ESRMS. As climate-related risk is a sub-type of ESG risk, the team leads the integration of climate risk into the Bank's existing risk management framework. It is responsible for the quantitative and qualitative assessment, including implementing climate risk stress testing and scenario analysis framework and developing robust risk metrics and appetite indicators in line with the local regulatory guidelines, international frameworks, and best practices.

Climate Change Task Force (CCTF)

The CCTF acts as the first line of defense in climate risk management and is composed of all lines of business that initiate transactions with our clients, which includes members from the key business segments across the Bank (e.g., Corporate Banking, Business Banking, Retail Banking, Direct Investments). The CCTF has the following mandates:

- Support the Bank's resilience toward climate change risks.
- Implement commitments as set in the Bank's climate strategy.
- Work with the clients on climate-related goals and transition plans.

Board Audit Committee (BAC)

Responsible for providing oversight over the integrity of the Bank's financial reporting process, as well as the effectiveness of the CIB's internal control system and its compliance with all statutory requirements. As the process of integrating and quantifying the climate-related risks is completed, the BAC will oversee and review the effectiveness of the climate-related risk framework and its financial impact assessment process.

Chief Sustainability Officer (CSO)

The CSO is responsible for the Sustainable Finance Department, serves as a member of the SFSC, and contributes to the Bank's governance bodies, including Board Committees. The CSO provides sustainability stewardship to help the Bank leverage the ESG imperative to sustain the enterprise value. The CSO's accountability includes conceiving and implementing the sustainable finance institutional pillars: including sustainability governance, policy and frameworks, sustainability systems, sustainable finance strategy, education and innovation. The CSO also ensures the issuance of sustainability disclosures, and reconfigures the bank strategy to address climate change, circular economy and biodiversity.

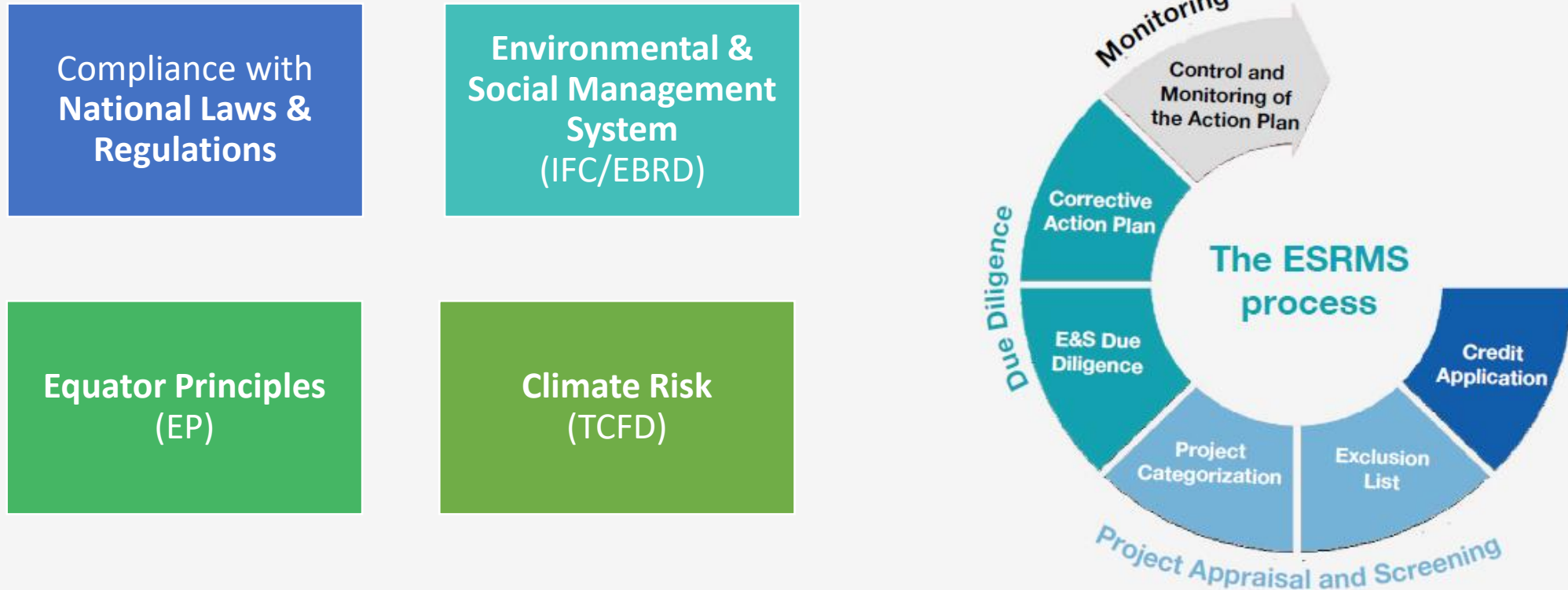
Sustainable Finance Department

Under the supervision of the Chief Sustainability Officer, the Environmental and Social (E&S) management team works toward leading the transition to low carbon economy and further integrating ESG efforts. Its role within the Bank is to serve all stakeholders without compromising the welfare of the environment and society. In addition, the department is responsible as well for overseeing the management and maintenance of the ESRMS and ensures that appropriate resources are available for the system's management and operation.

Board Sustainability Committee (BSC)

Delegated by the BoD to oversee all ESG-related activities undertaken by the Bank. It ensures the integration of ESG principles and climate strategy across CIB's operations and business lines, while ensuring alignment with global and regional frameworks and standard setters as well as with the Bank's stakeholders' values and interests. The committee is also responsible for reviewing and monitoring the Bank's sustainable finance policy, frameworks' architecture, and strategy, as well as overseeing their implementation in alignment with stakeholders' interests. The BSC ensures that CIB employs a disclosure strategy demonstrating transparency and accountability to its stakeholders, in addition to ensuring that the BoD receives regular reporting from the executive management on the Bank's ESG performance, including climate change, and the progress made with regard to the responsible banking practices and sustainability.

CIB's Environmental and Social Risk Management System (ESRMS) is continuously updated to comply with the most recent national regulations and international performance standards. Since adopting the Equator Principles (EPs) in 2021, CIB has committed to socially responsible financing and strong environmental management practices. The Bank integrated the EPs into its internal environmental and social policies, procedures, and standards for financing projects through its ESRM system.



15

In 2020, CIB became the first Egyptian Bank to endorse the TCFD and developed a climate change risk management framework to address global and national needs. The Bank is integrating climate risks into its risk management processes and enhancing its capabilities to measure and assess these risks both quantitatively and qualitatively.

🌐 CIB was able to access capital of USD250 Mn for sustainable finance offering including where applicable a grant element which covers the CIB Green Bond, IFC MCPP, and EBRD's GEFF.

🌐 The CIB Green Bond invests heavily in various green activities, and the estimated positive environmental impact of these investments is detailed in the ESGDD report. Here are some of the key highlights:

Climate Finance



ESG Financing Instruments and Programs

Green Bond

Buffalo Fattening
Program (BFP)

Environmental
Compliance Office
Project (ECO)

Egyptian Pollution
Abatement Project
(EPAP III)

Veterinary Service
Program (VSP)



Agricultural
Development Program
(ADP)

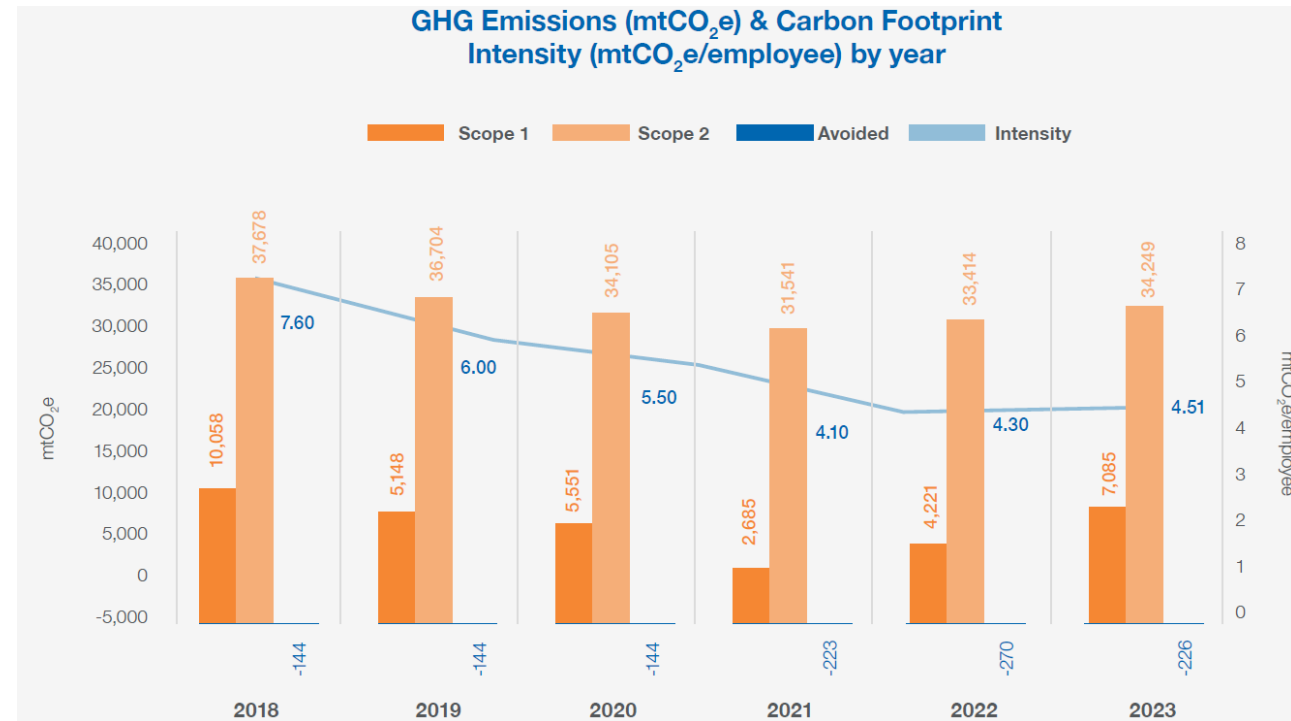
In cooperation with IFC, CIB issued Egypt's first Green Bond with a total amount of \$100 Mn

SDG Alignment:

CIB's Green Bond Framework is in alignment with ICMA's Green Bond Principles and addresses several UN SDGs that are relevant to CIB's strategy, namely:



-  CIB has been reporting on, managing and continuously seeking opportunities to reduce its operational emissions since 2018
-  CIB's Scope 1 and 2 absolute carbon emissions have decreased by 13% when compared to the 2018 results, and the emissions intensity has also decreased by 41% in 2023.



Sustainable Finance in CIB's Climate Strategy

Sustainable Finance Instruments	Client Transition	Transition Planning
Green Bond Program Other Sustainable Finance Instruments	Sustaining Sectors Program	Supporting the Low Carbon Transition Pathway

The Bank is committed to mitigating direct and indirect CO2 emissions, generating the necessary capacities for adaptation, and advancing the research and development of new sustainable finance products and services as a collaborative effort among our business lines towards Sustainable Finance. In its decarbonization journey, the Bank has demonstrated the following:

- 🌐 Publishing its financed emissions baseline report, utilizing PCAF methodology to overcome the challenge of emissions data availability.
- 🌐 Aligning our lending portfolios with the decarbonization pathways plan.
- 🌐 Setting voluntary emissions reduction targets in selected high-carbon-intensive sectors.
- 🌐 Publishing absolute emissions and emissions intensity annually, in line with best practices, to disclose our progress and climate strategy with proposed actions and climate related sectoral approaches.

As 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.

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.

Since the launching of financial inclusion strategy by CBE and the CIB is continuing to develop all the necessary tools to enable better- access for unbanked & underbanked segments, understand the segments financial needs and offering the necessary financial literacy alongside tailored product and services to enable their livelihoods through:

Offering Light KYC Products

Simple products with minimum documents and affordable cost to either individuals & micro enterprises:

- Smart wallet with total transactions value reached EGP 38 Bn in September 2024
- Bedaya Saving account for individuals that reached a YTD average balance of EGP 120 Bn as of September 2024
- Bedaya current & Bedaya business accounts to micro business owners that reached a YTD average balance of EGP 17Mn as of Q3
- Digital payment acceptance tools "QR" with total number of merchants reached 24.8m as of Q3 2024
- Meeza prepaid card reaching 5,107K cards as of Q3

- Capitalizing on bank agent network that doubled during the couple of years to reach 400 well established mini branches among all the Egyptian governorates
- Dedicated Financial inclusion direct sales team with a focus on lower income payroll, free lancers, service providers for community sharing platforms and small business owners
- Optimize cost of acquisition by diversifying acquisition channels to reach a decrease by 26% in 2023 vs. 2022, followed by an additional decrease of 7% in Q1 2024
- By the end of September, 100% of the year-to-date CBE target was met, with a 10% reduction in costs compared to 2023.

**Expanding
acquisition channels
at optimum cost**

New segmentation strategy

- A new customer segment is being launched aligning with the Financial inclusion customers' profile.
- It will be focusing on customer satisfaction with sub-segmented value proposition with customer centricity & experience enhancement tools to better cater for the segment's customer nature & needs in addition to supporting financial inclusion initiatives & literacy.

CIB is always keen to be one of the main players to achieve the strategic objectives of the country believing in its role to improve the financial awareness for the underbanked in addition to include them in the ecosystem. CIB conducted awareness and literacy sessions for 10,400 individuals in 2024. Additionally, CIB is actively participating in six annual CBE financial inclusion initiatives, which have enabled broader NTB customer acquisitions for the Bank.

Women's day Initiative

March 2024



Arab Financial Inclusion Day

April 2024



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

Launched the fifth round, which was attended 150+ female students

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

Concluded the 4th round, with 1% and 2% female representation increase in the IT and Security & Resilience Management, respectively.

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

Two rounds were organized for more than 25 female employees*

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

Two comprehensive anti-harassment campaigns

In 2024, HR worked on two comprehensive anti-harassment campaigns to enhance CIB employees' understanding of the workplace anti-harassment policy and to normalize the right to report inappropriate behavior. These initiatives began with the introduction of an e-learning module and an awareness message circulated to all staff, followed by three rounds of two specialized e-learning courses titled "Global Workplace Harassment Prevention" for both employees and managers.



Differently Aabled Hiring “Better Together”

A total of 146 differently abled candidates, out of which 18% were females **

CIB has launched the “Better Together” initiative as part of its commitment to cultivate and preserve a culture of an inclusive workforce. This initiative aims to provide job opportunities for differently-abled in the bank's different branches and departments, fostering equality, diversity, and inclusion among all members of society, which falls in line with the bank's goal to promote sustainable development.

Women Development Track

Two developmental initiatives with a total of 110 female employees

“Retail Women Accelerator” program which enrolled 60 female employees on entry and professional level from the Retail Banking area. This program focused on developing both technical and non-technical skills, with a fast-tracked career path for top performers aiming for the supervisory role in the branches network, thereby building a sustainable pipeline of female leaders.

“Women@OPS” program to elevate the skill sets of females in the operations unit attended by 50 female employees.

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

Employee Well-being & Mental health

CIB prioritized employees' mental, physical, and financial wellbeing in 2024 to boost morale and create a positive work environment. HR continued to provide a workplace counseling service, where it witnessed a 20% increase on the application usage and conducted bank-wide webinars on mental health topics attended by more than 1200 employees to raise awareness across the organization

Employee Recognition Program

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

2024 witnessed the successful launch of the recognition program event after being put on hold due to the Covid pandemic. 2200 recognized employees were invited with the aim to increase motivation, boost employee productivity, and most importantly, foster a positive working environment.

Amal El Araby Award

The quarterly Amal El Araby Award encourages innovative ideas for energy efficiency and resources' consumption solutions within the bank. In 2024, the Bank recognized the Business Banking Credit Administration Function for the successful execution of a digitization project that to energy savings and reduced resource consumption.

SSN Expert Talk

CIB hosted an awareness session titled "Sectoral Pathways and Client Transition to 50+ staff under its Expert Talk series for SSN members.

ESG Capacity Building

Sustainable Finance Specialized Training Programs

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

Target Audience:
CCI, Risk, GCR, DI

Sustainable Finance Certifications

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

Target Audience:
Nominations from CCI, Risk

Sustainable Finance Awareness Programs

Awareness program to equip attendees with knowledge about sustainable finance

Target Audience:
Retail & COO

CIB Academies

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

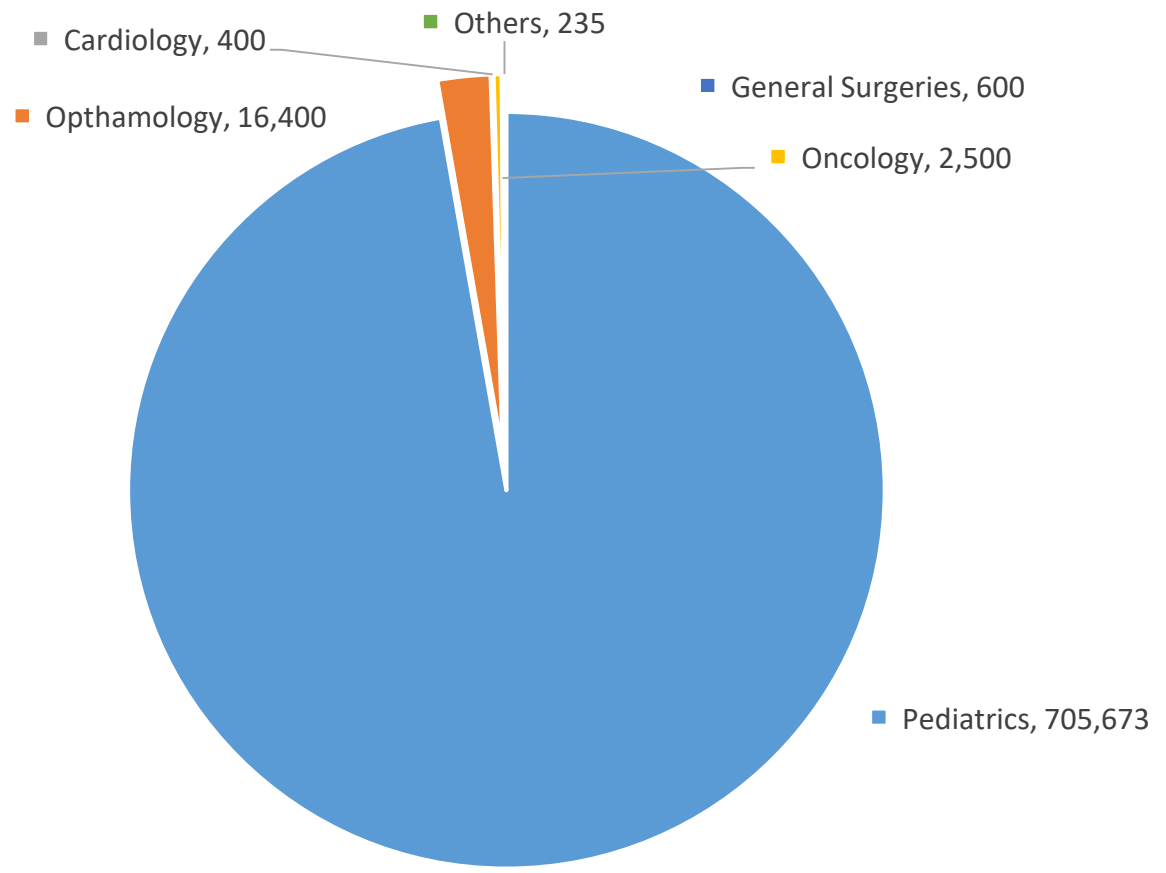
Sustainability Capacity Building

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 2024, the Foundation has impacted the lives of more than 725,000 beneficiaries in several areas



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

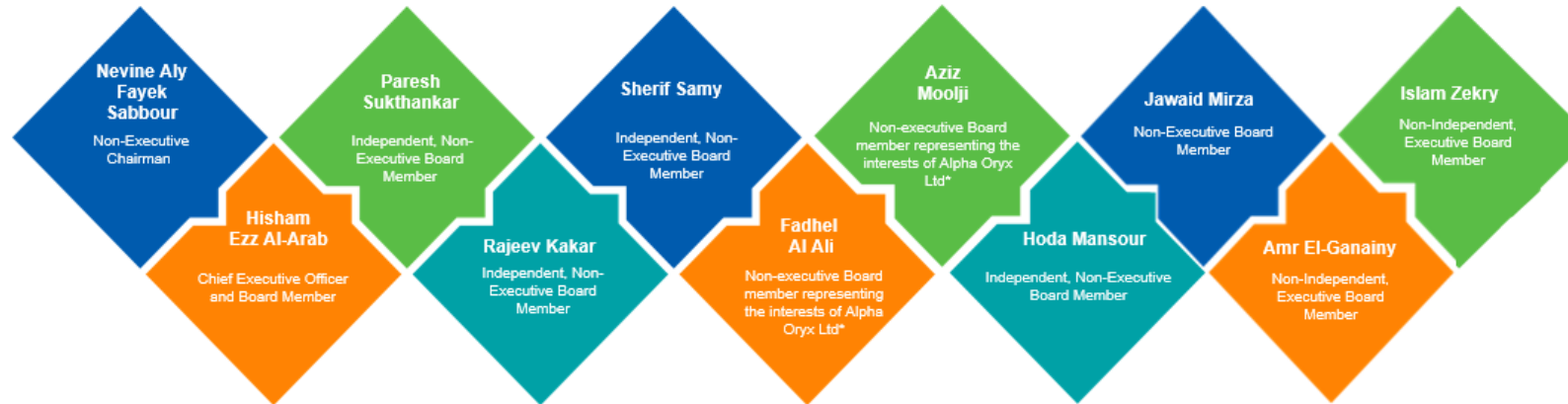
The Board's main responsibilities include:

- 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



CIB's Board consists of 11 members;
8 are non-executive, 5 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



Global Finance
Best FX bank in Egypt

Global Finance
Best Bank for
Sustainable Finance in
Emerging Markets for
Africa 2024

Global Finance
Best Bank for
Sustainable Finance in
Egypt 2024

Global Finance
Best Private Bank in
Egypt

Global Finance
Best Bank in Egypt

Global Finance
Best Bank for
Collections in Africa

Global Finance
Best Overall Bank for
Cash management

Global Finance
Treasury and Cash
Management Award
2024

MEED
Cash Manager of the
Year MENA

MEED
Best Digital Bank Egypt

EMEA Finance
Best securitization
house in Africa

EMEA Finance
Best financial
institution syndicated
loan in North Africa

EMEA Finance
Best property deal
Orascom for Real
Estate's EGP6bn 10-
year syndicated loan

EMEA Finance
Best telecommunications deal
Etisalat Egypt's loan facilities
for capex programmes

EUROMONEY
Best Bank in Egypt 2024

EUROMONEY
SME Banking
Egypt

EUROMONEY
Highly Regarded
Investment Banking

EUROMONEY
Corporate Social
Responsibility(CSR)
Egypt

EUROMONEY
Best Bank for ESG in
Egypt 2024

EUROMONEY
Best Digital Bank in
Egypt 2024

EUROMONEY
Digital Solutions

EUROMONEY
Corporate Banking

EUROMONEY
Egypt's Best FX Bank

Ranked 9th on
Fortune's 2024
Change the
World

Excellence in
Sustainable Banking
Award at
the 22nd Edition
Finnovex North Africa
Summit 2024



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

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

Investor Relations contacts:

Headquarters:

Nile Tower Building
21/23 Charles De Gaulle St.,
Giza
P.O Box 2430 Cairo
Egypt

CIB.InvestorRelations@cibeg.com

Customer Service Hotline:

19666



Thank you