



ESG Presentation FY24





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ABOUT CIB

01





CIB AT GLANCE

Key Factors



Branches

212



Employees

8,290



Revenues

EGP 99.0bn



Clients

+2mn



ATMs

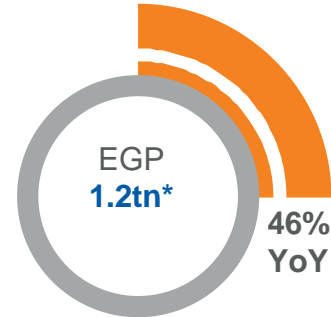
1,388



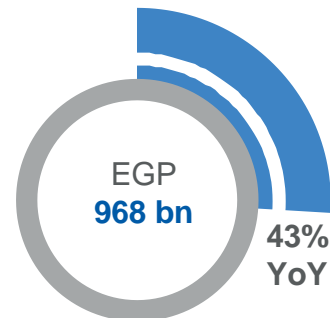
Average Market Cap

EGP 244.17bn

Total Assets



Total Customer Deposits



Presence



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





COMI AND CREDIT RATINGS

STOCK EXCHANGES

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

TICKER

SHARE INFORMATION

■	Shares outstanding 3,043,158,000
■	Par value EGP 10.00
■	GDR convertibility 1:1

52 WEEKS PERFORMANCE

■	High EGP 97.5
■	Low EGP 70.0

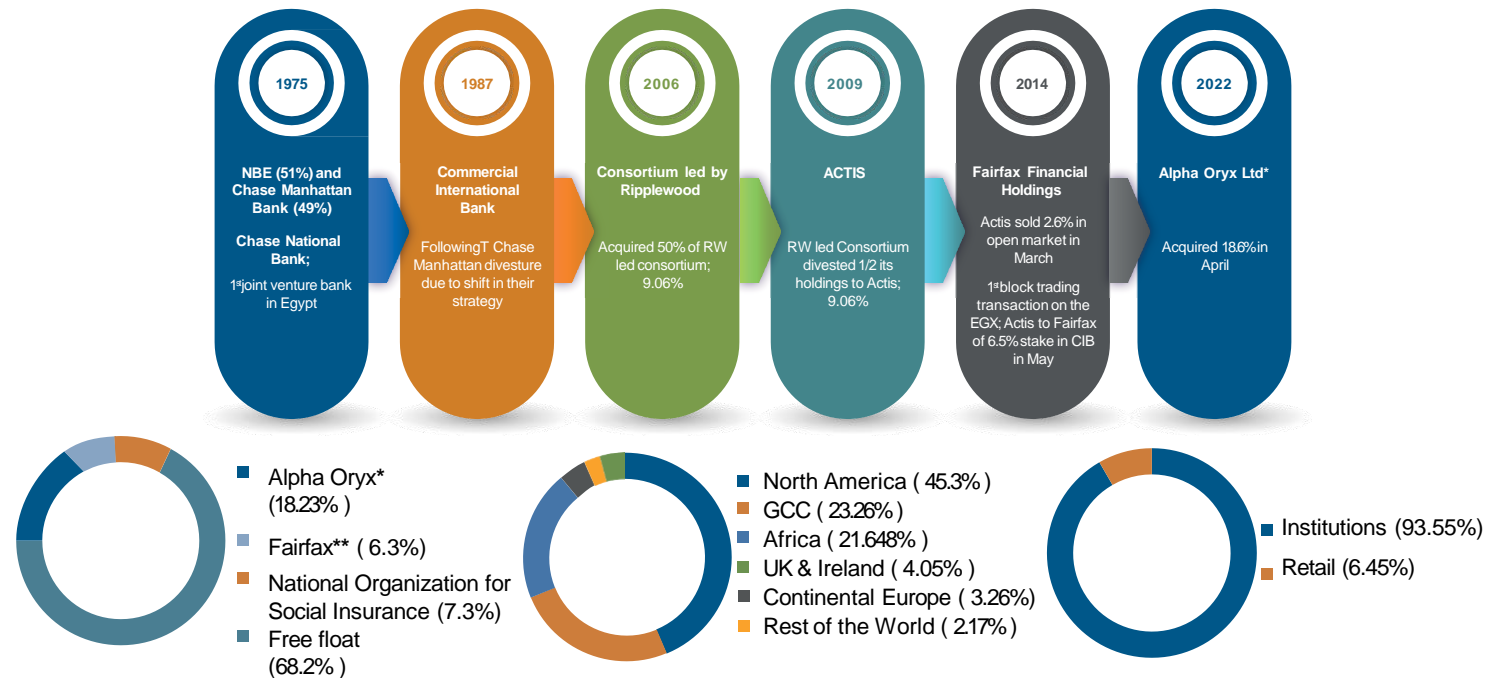
AVERAGE P/B

■	2.2
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CREDIT RATINGS

	LTFCY	STFCY	Outlook	Last Updated
FITCH	B	B	Stable	November 2024
S&P	B-	B	Positive	October 2024
Capital Intelligence	B	B	Stable	August 2024
	Counterparty Risk Rating	Bank Deposits	Outlook	
Moody's	B3/NP	Caa1/NP	Positive	March 2024

Shareholders





STRATEGY

TODAY

TOMORROW

01.

Financial Performance

- 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

02.

Customer Centricity

- 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

03.

Operational Efficiency

- 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

04.

Responsible Banking

- 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 SUSTAINABLE FINANCE APPROACH: TOWARDS VALUE CREATION

02





OUR APPROACH

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 is material to our financial performance, and that ensures 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



"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

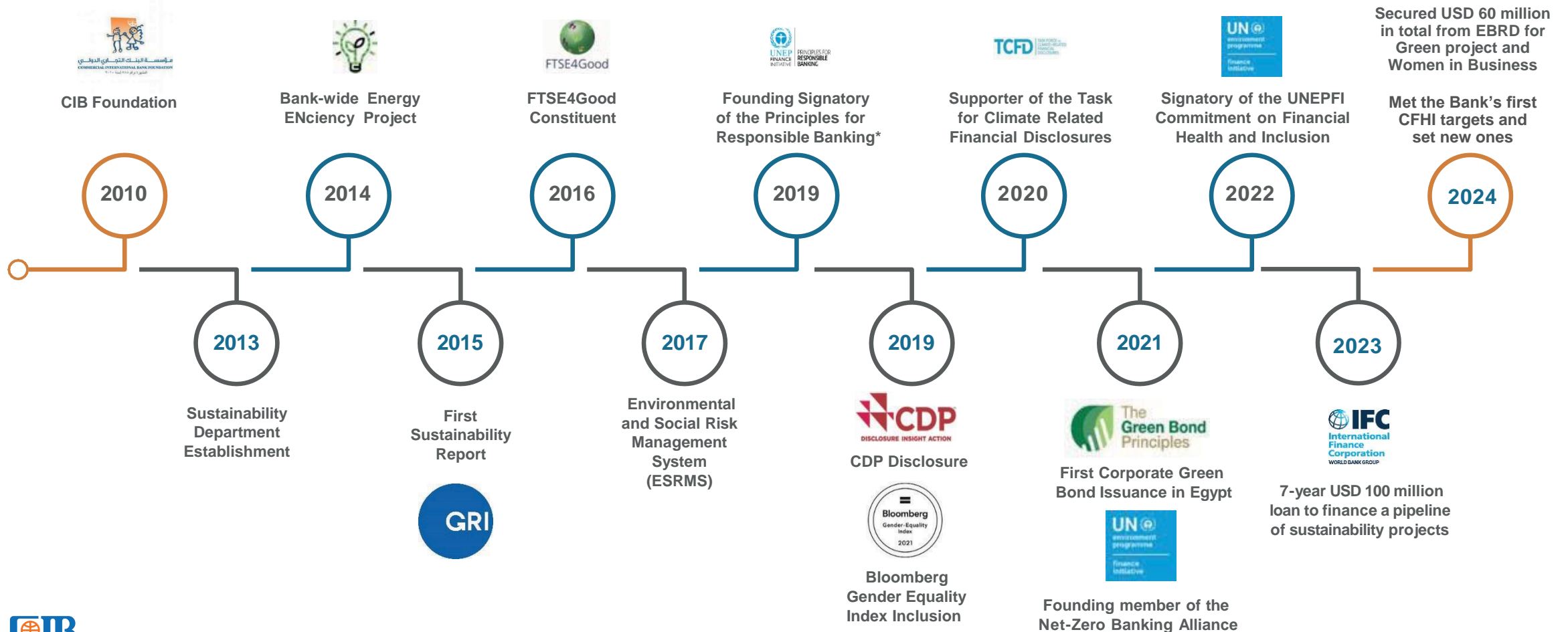


"We are consistently addressing the dynamic evolution of our systems and business models to be tuned with sustainability-related trends that impact our bank's capacity to consistently create value to our investors and stakeholders."

Dalia Abdel Kader, Chief Sustainability Officer



OUR SUSTAINABILITY JOURNEY





FRAMEWORKS AND ESG RATINGS

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





TRANSPARENCY AND DISCLOSURES

CIB is committed to disclosing its ESG activities across the bank through publishing several sustainability reports. The integrated ESG Data & Digitization (ESGDD) report is inclusive of CIB sustainability frameworks and standards, including GRI, SASB, TCFD, NZBA, PRB, Equator Principles, as well as CIB Ecological Footprint:

[CIB ESGDD 2023 Report Link](#)





VALUE CREATION STRUCTURE



CIB SUSTAINABLE FINANCE POLICY

Published in 2021 and currently under update, CIB's Sustainable Finance policy embeds sustainability throughout its operations. It emphasizes ESG integration across business lines and adapts to emerging trends, serving as a dynamic foundation for the Bank's commitment to sustainable finance.

CIB SUSTAINABLE FINANCE STRATEGY

CIB's 2021 Sustainable Finance Strategy, based on six key pillars, aims to seamlessly integrate ESG principles into its 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.





ESG GOVERNANCE

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

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 (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 (SFSC)

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 business needs and international best practices.

Sustainable Finance Department

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.

Sustainability Strategic Network

A 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.

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 an 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.

01

02

03

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CLIMATE CHANGE GOVERNANCE

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.

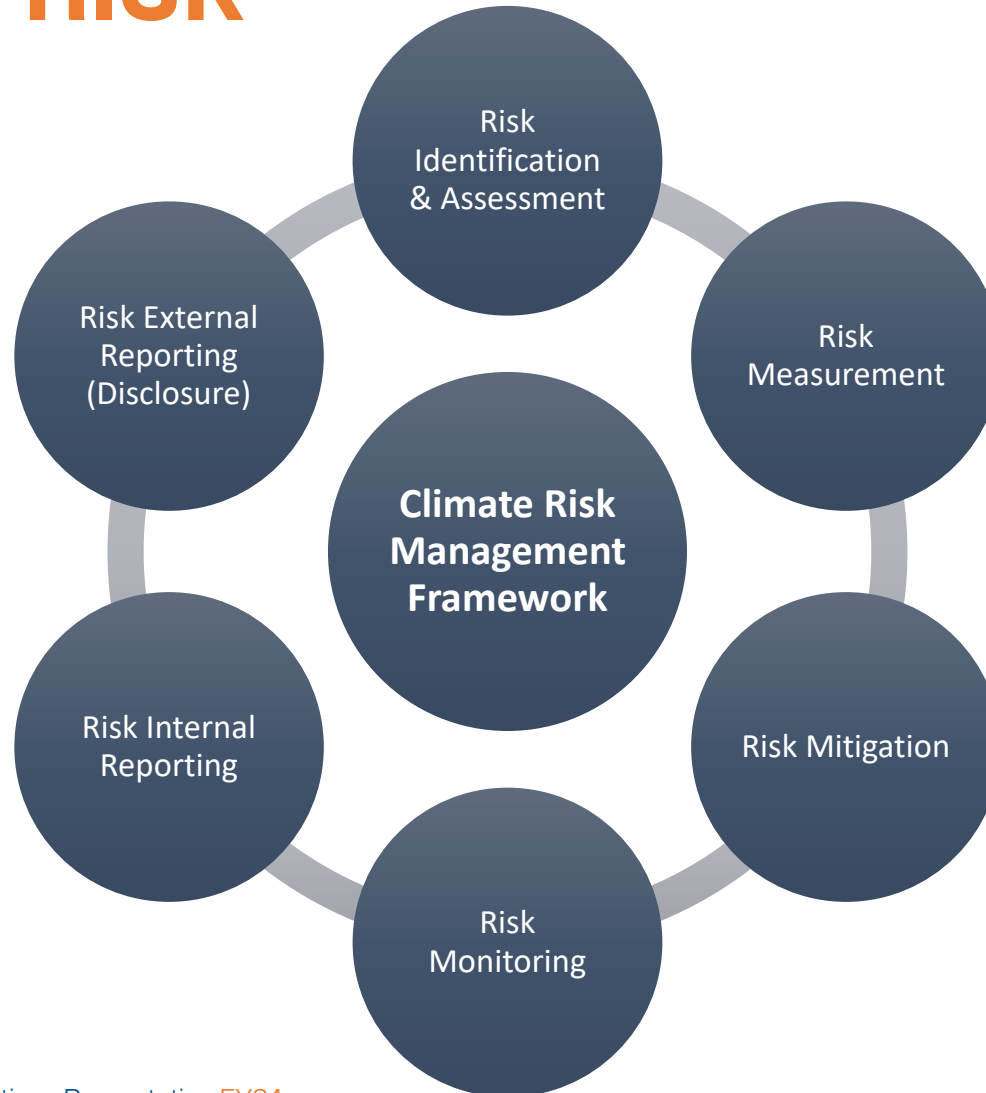
Board Sustainability Committee (BSC)



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.



ENVIRONMENTAL, SOCIAL AND CLIMATE RISK



The Bank has started the integration of Climate Risk Management Process within its existing risk management process & issuing the climate risk management guide.

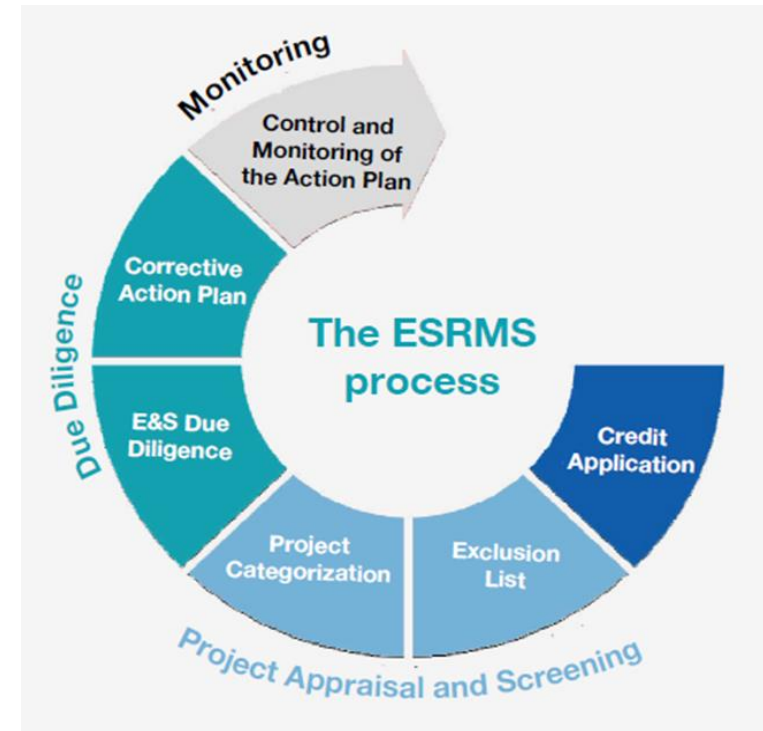
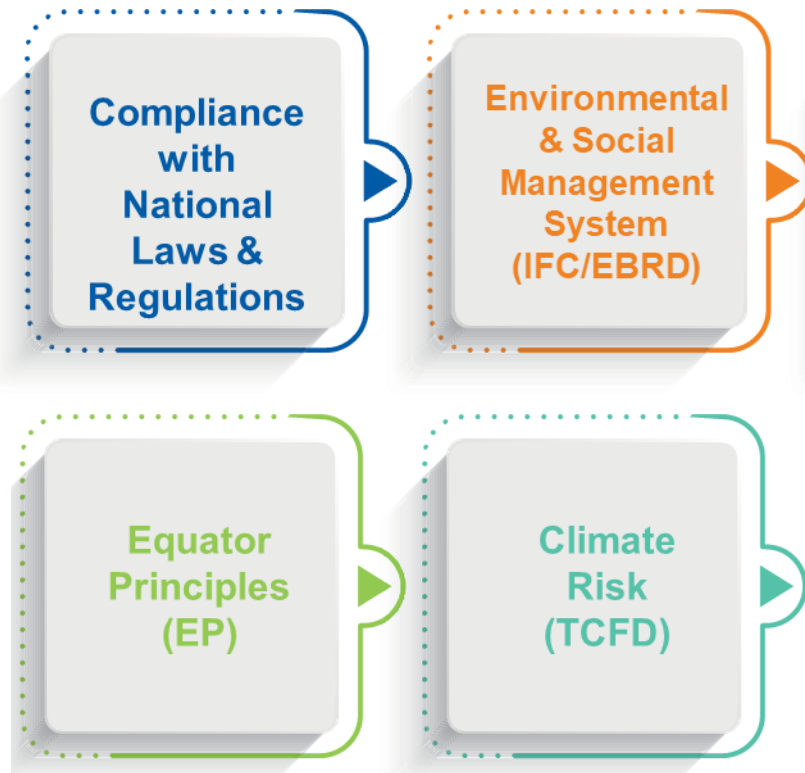
The Bank's climate risk management framework is being developed iteratively, through a phased approach. This allows us to adapt and refine our risk strategies as we learn and as the climate landscape continue to evolve, improve and mature over time.

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ENVIRONMENTAL, SOCIAL AND CLIMATE RISK


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.





SUSTAINABLE FINANCE OFFERINGS

 CIB was able to access capital 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.

17.5%

Total Green Assets from CIB
Lending Portfolio* –
as of 2024

*excluding consumer lending portfolio



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)



FINANCIAL INCLUSION

Since the launching of financial inclusion strategy by CBE, CIB is continuing to develop all the necessary tools to enable better-access for unbanked and underbanked segments, understand the segments financial needs and offering the necessary financial literacy alongside tailored product and services to enable their livelihoods through simple products with minimum documents and affordable cost to either individuals and microenterprises

Smart Wallet

In 2024, **200%** of the year-to-date CBE target was met, with a **10%** reduction in costs compared to 2023

Bedaya Saving Account

In 2024, Bedaya experienced significant growth in its acquisitions, reaching **46.5K** accounts

Bedaya (Current / Business Accounts)

In 2024, dedicated sales efforts towards micro-enterprises resulted in an impressive **103.6%** YoY increase in account acquisitions, with average balances reaching **17 million**

Meeza Prepaid Card

In 2024, Meeza Prepaid cards reached **6.7K** cards



FINANCIAL INCLUSION

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.

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.





FINANCIAL INCLUSION

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

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.

CIB aimed to enhance women's purchasing capabilities and promote credit card usage over cash transactions, CIB introduced the Heya credit card exclusively for women. Heya cardholders were given exclusive discounts and installment options featuring zero interest rates.





DIVERSITY AND INCLUSION

03





DIVERSITY AND INCLUSION

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.





EMPLOYEE ENGAGEMENT

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.

Sustainability Strategic Network (SSN)

CIB hosted 3 expert talks under the SSN that involved all departments from across the bank. The sessions covered green buildings and international frameworks covering sustainability globally. These session were attended by a total of 120+ employees.

The SSN also engaged its members across the bank by engaging them in working groups emanating from the various international frameworks that CIB belongs to

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**





COMMUNITY DEVELOPMENT

04



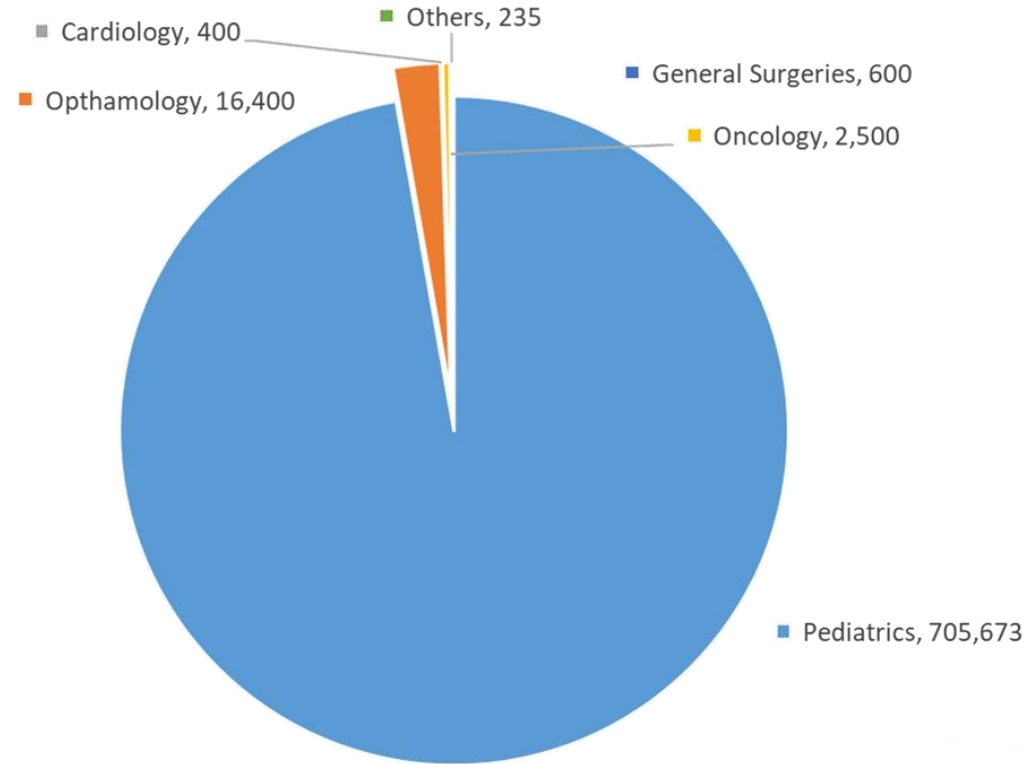


COMMUNITY DEVELOPMENT

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





STAKEHOLDER ENGAGEMENT

CIB works to ensure engaging stakeholders within its sustainability ecosystem to unleash synergies and advocate for sustainable finance on the local and regional spheres across various sectors, ranging from education to access to capital and technical assistance

CIB is actively engaged on the global stage with several key sustainability frameworks & players that include the UNEP-FI PRB, GFANZ, WEF, IIF, the IFC among others. The engagement includes several activities that range from working groups, task forces, white paper, guiding publications, consultancy, forums, and various events to accelerate and advocate for sustainability.

Locally, CIB is engaged with several renowned academic institutions including the American University in Cairo and Nile University, in the development of sustainable finance curriculums, case studies, and roundtables.

CIB is a member of the Federation of Egyptian Banks', and is leading its Sustainable Finance Committee, actively shaping the industry's approach to environmental and social responsibility.





CORPORATE GOVERNANCE

05





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

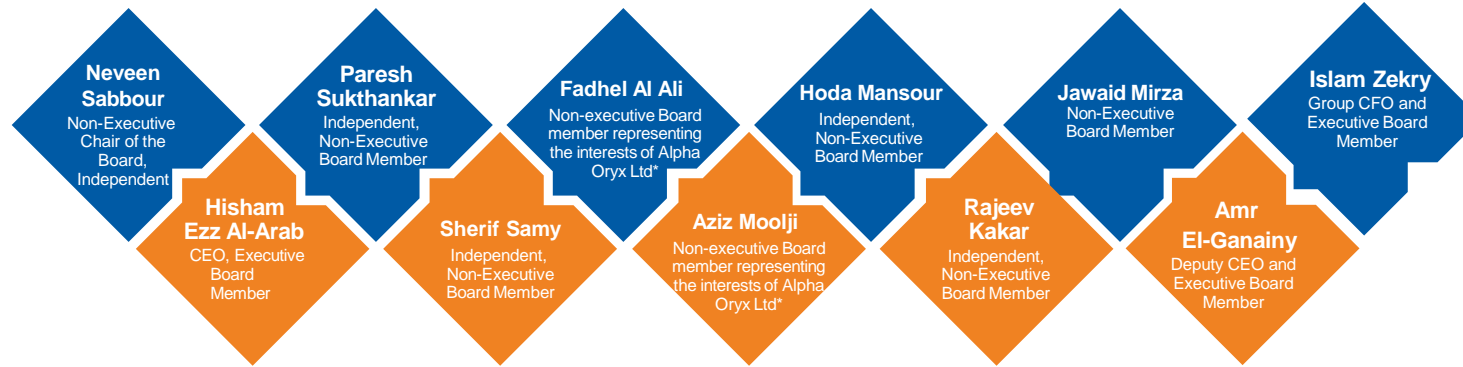




CORPORATE GOVERNANCE

CIB's Board consists of 11 members;

8 are non-executive, 5 are independent and 2 representing the interests of Alpha Oryx Ltd



- 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 of Directors

Board Committees

- The Board enjoys significant diversity, leadership, skills, operating experience and professionalism in a broad set of industries
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AWARDS

06





AWARDS 2024



Global Finance
Best FX bank in Egypt

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

Global Finance
Best Bank for Sustainable Finance in Egypt

Global Finance
Best Private Bank in Egypt

Global Finance
Best Bank in Egypt

Global Finance
Market Leader for treasury and Cash Management

Global Finance
Best FX Bank in Egypt 2025

Global Finance
Best Overall Bank for Cash management

Global Finance
Best Bank for Collections in Africa

EUROMONEY
Best Bank FX in Egypt

EUROMONEY
Market Leader for Corporate Banking

EUROMONEY
Market Leader for Digital Solutions

EUROMONEY
Best Bank for ESG in Egypt

EUROMONEY
Corporate Social Responsibility (CSR) Egypt

EUROMONEY
SME Banking Egypt

EUROMONEY
Highly Regarded Investment Banking

EUROMONEY
Best Bank in Egypt

EUROMONEY
Best Digital Bank in Egypt

Fortune
Top 10 of Fortune's 2024

EMEA Finance
Best financial institution syndicated loan in North Africa

EMEA Finance
Best telecommunications deal

EMEA Finance
Best securitisation house Africa

EMEA Finance
Best property deal

MEED
Cash Manager of the Year MENA

MEED
Best Digital Bank Egypt



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



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

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Thank You

