



# Investor Relations Presentation

H1 2024





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# 1 ABOUT CIB





# INVESTMENT CASE



## A dynamic long-term strategy

The central pillars of CIB's strategy include the use of pragmatic balance sheet management to profitably grow the Bank's asset base, increase its market share across product categories and cheaply optimize its funding structure.



## An optimized balance sheet

Over several decades, CIB has carefully worked to earn and leverage the trust of the Egyptian market. This has enabled the CIB to construct the largest asset base among its private sector peers, with the Bank enjoying particularly broad institutional footprint.



## An upgraded funding structure

While historically centered on institutional banking operations, today CIB operates a world class consumer banking franchise, with its 2 million retail clients trusting the Bank with the largest deposit base among private institutions.



## Putting the customer first

The Bank has adopted a customer relationship model that generates the insights and data needed to originate superior financial products tailored to specific client requirements.



## A focus on digital transformation

CIB's suite of digital services ranges from a world-class online platform to Egypt's most widely used Smart Wallet, yielding the market's highest mobile payment activity rate. In an as-yet cash-dominated economy, around 93% of all transactions executed on CIB platforms are completed using the Bank's digital channels.



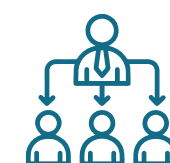
## Taking security seriously

CIB's security and governance policies are aligned with international standards and best practices. Launched in 2017, the Bank's Cybersecurity Operations Center is the first function of its kind in the Egyptian market and is responsible for monitoring and responding to cybersecurity threats on an ongoing basis.



## Identifying and nurturing talents

CIB strives to attract and retain Egypt's best financial talent. The Bank invests heavily in employee education, providing access to some of the finest in-house training programs in the MENA region, and frequently sponsors further education at Egyptian and international institutions.



## A culture of sound governance

CIB. Supported by internal and external auditors, the Bank's diverse and highly qualified Board of Directors works diligently to ensure that CIB develops and implements international best practices in corporate governance, with nine committees governed by well-defined charters that set out the Board's responsibilities.



## Multiple growth drives

With 72% of Egyptian adults still unbanked, CIB retains significant room for retail growth as the banking sector and the government renew a push to achieve comprehensive financial inclusion. The Bank will capitalize on its comprehensive suite of physical and digital channels to further refine Egypt's most frictionless banking experience, while reaching ever more communities across the nation. On the institutional front, CIB will leverage its data-driven competitive advantages to continuously grow its market share.



## An expanding footprint

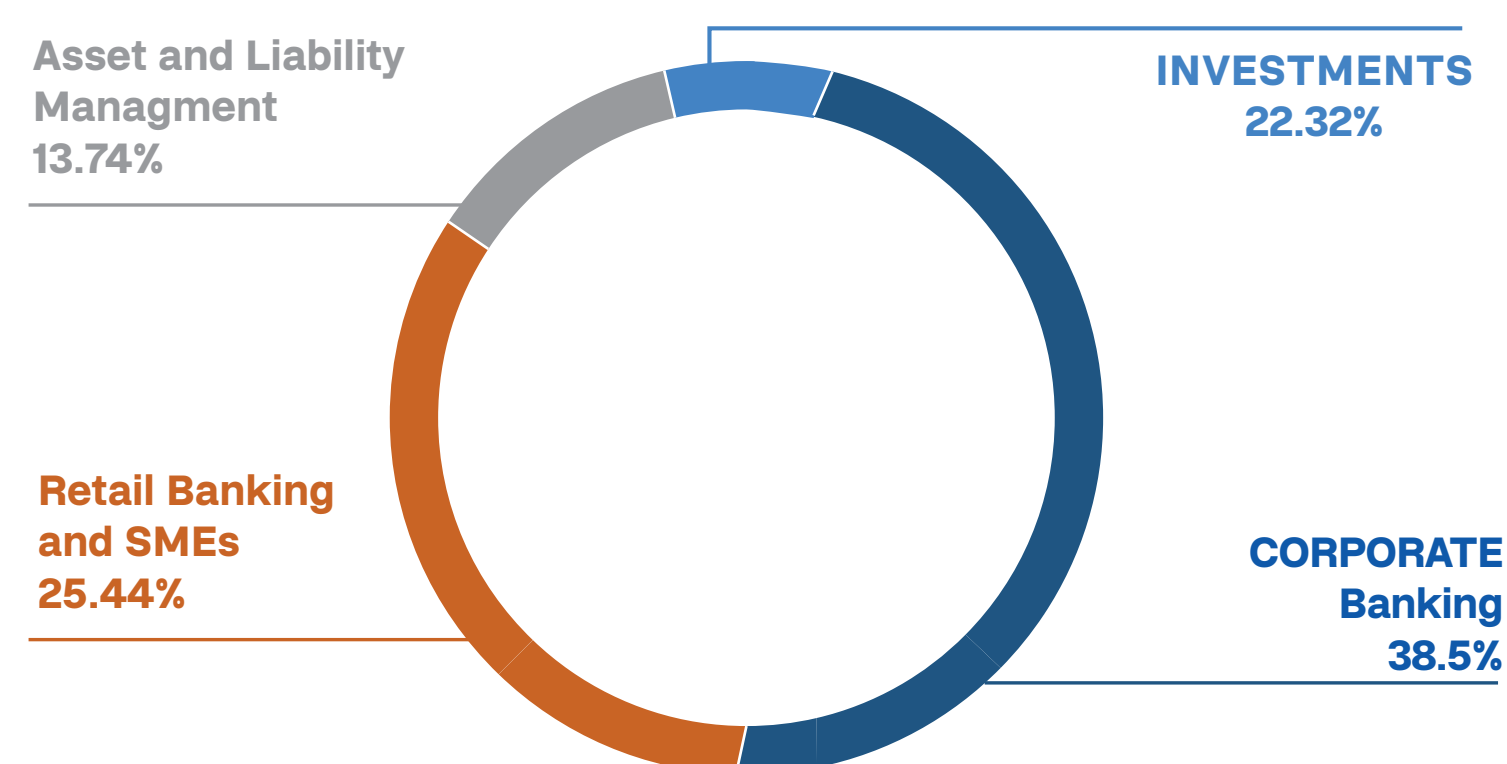
Pioneering Egypt's financial presence on the continent, CIB has already established a toehold in the region, with a representative office in Ethiopia and the acquisition of Kenya's Mayfair Bank, now known as CIB Kenya.

# CIB AT GLANCE

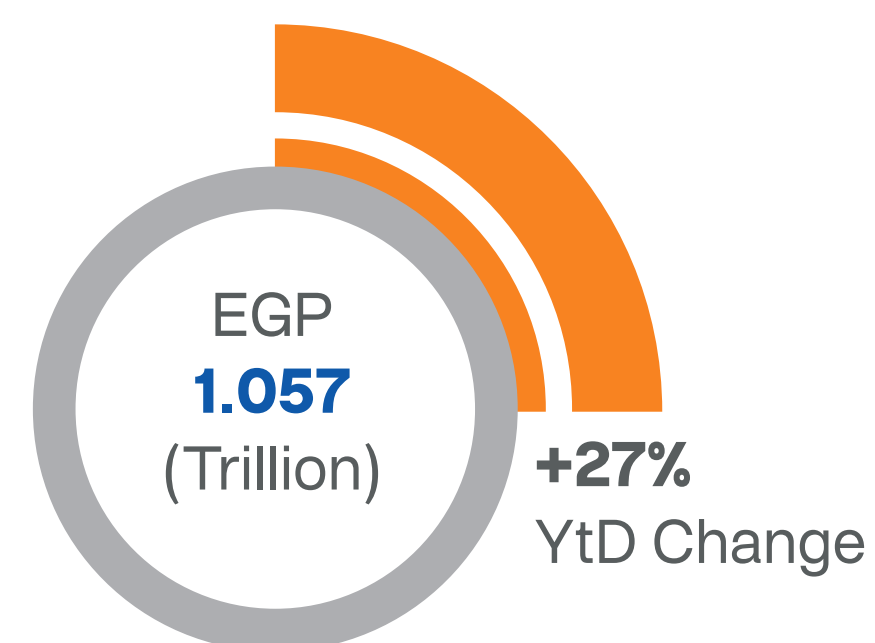
## Key Factors



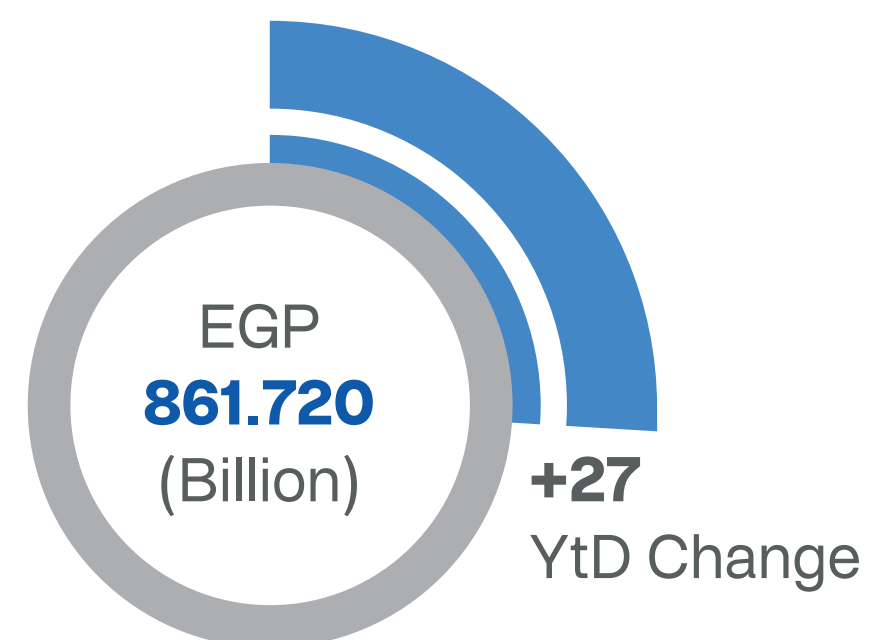
## Profits by Lines of bussiness



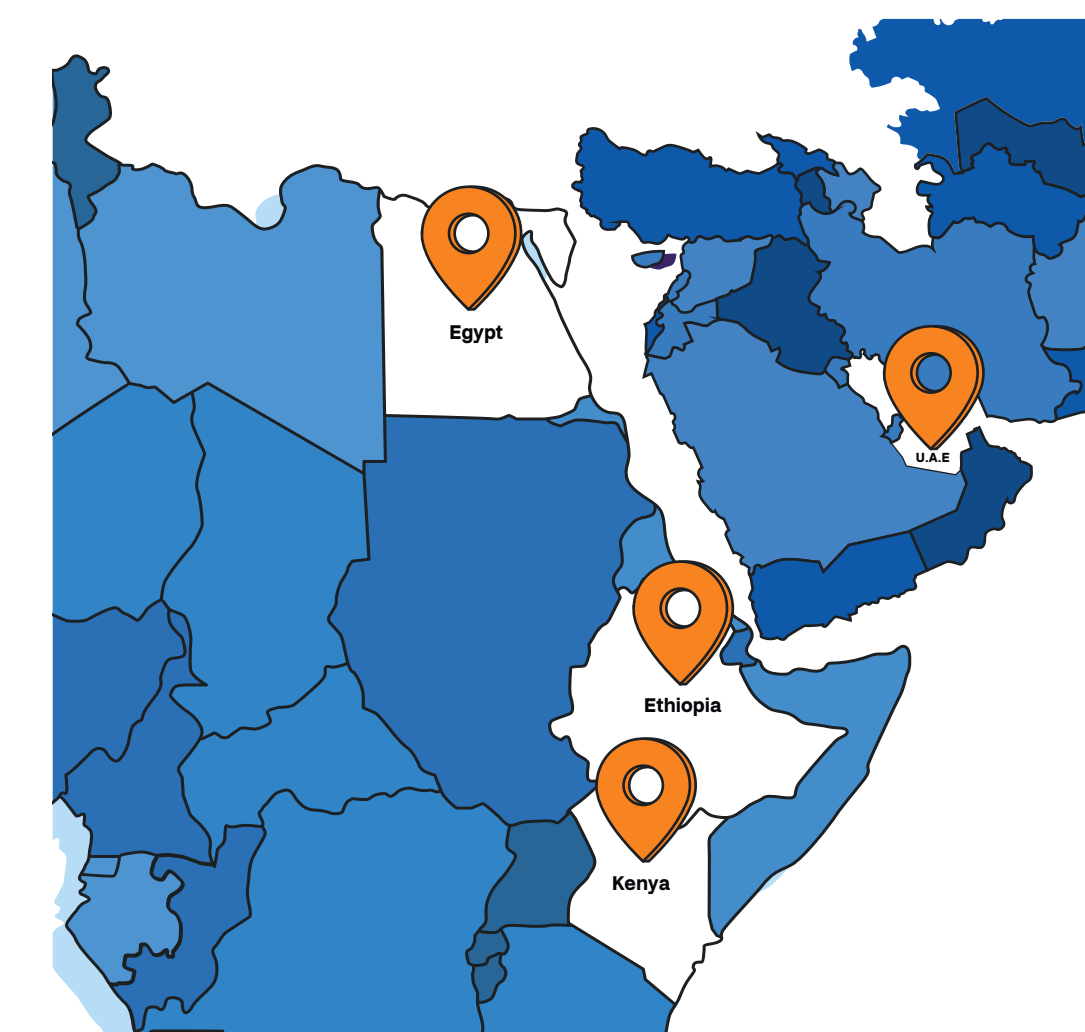
## Total Assets



## Total Customer Desposits



## Presence



### Subsidiaries and Associates

- CIB Kenya Limited **100%**
- Commercial International Finance Company **99.96%**
- Damietta Shipping and Marine Services **49.95%**
- ACE **39.34%**
- TCA Properties **37%**

### Representative Offices:

- Dubai Representative Office
- Addis Ababa Representative Office

# COMI AND CREDIT RATINGS

## STOCK EXCHANGES

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

## TICKER

## SHARE INFORMATION

■	Shares outstanding 3,019,501,000
■	Par value EGP 10.00
■	GDR convertibility 1:1

## 52 WEEKS PERFORMANCE

■	High <b>EGP 97.5</b>
■	Low <b>EGP 50.48</b>

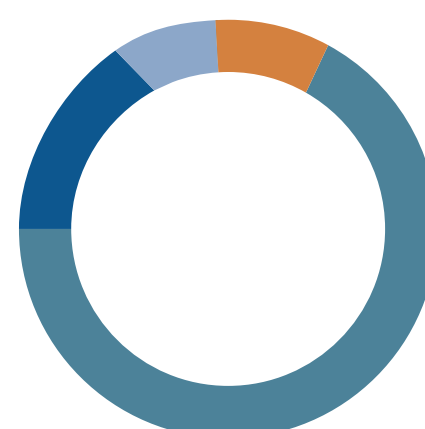
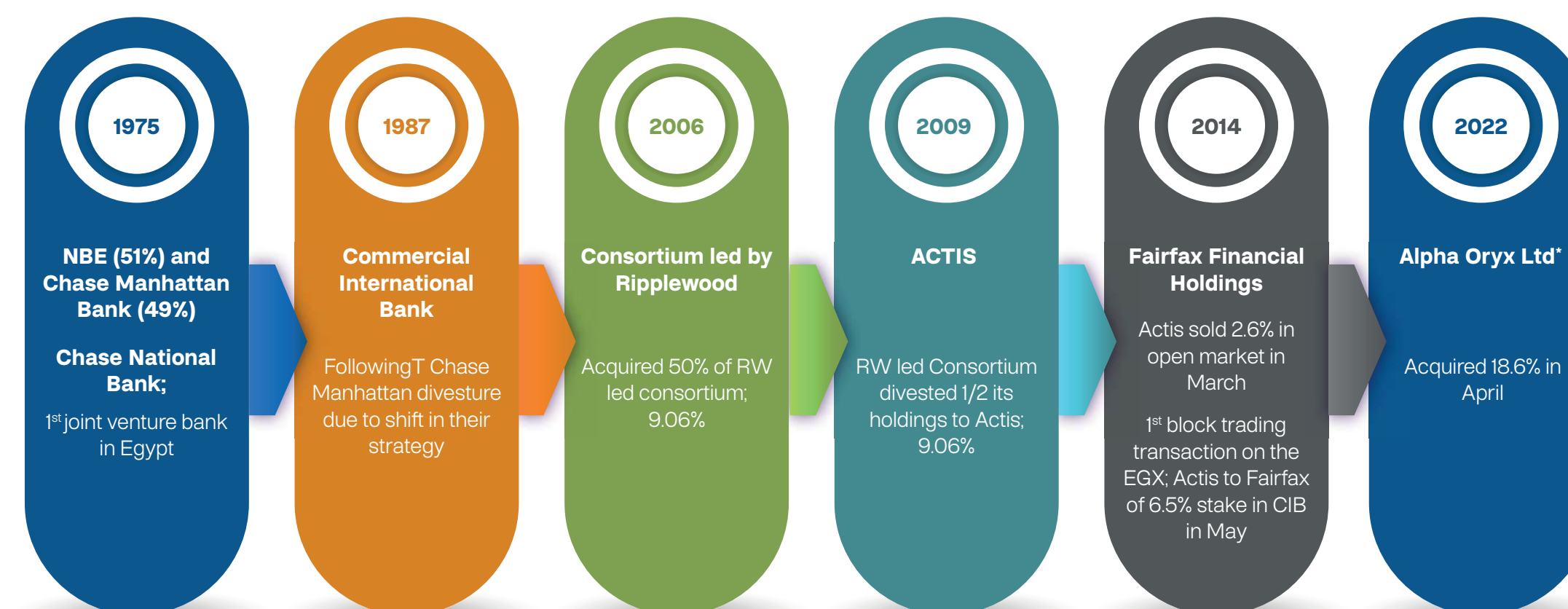
## P/B

■	2.7
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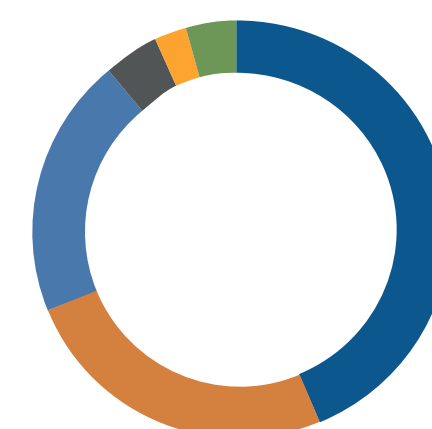
## CREDIT RATINGS

	LT FCY	ST FCY	Outlook
<b>FITCH</b>	<b>B-</b>	<b>B</b>	<b>Positive</b>
<b>S&amp;P</b>	<b>B-</b>	<b>B</b>	<b>Positive</b>
<b>Capital Intelligence</b>	<b>B</b>	<b>B</b>	<b>Negative</b>
	Counterparty Risk Rating	Bank Deposits	Outlook
<b>Moody's</b>	<b>B3/NP</b>	<b>Caal/NP</b>	<b>Positive</b>

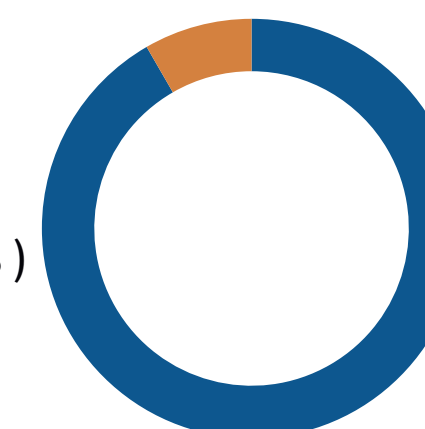
## Shareholders



- Alpha Oryx\* (18.23%)
- Fairfax\*\* (6.3%)
- National Organization for Social Insurance (7.21%)
- Free float (68.26%)



- North America ( 44.31% )
- GCC( 24.17% )
- Africa ( 21.58% )
- Continental Europe( 3.46% )
- Rest of the World( 2.22% )
- UK & Ireland( 4.11% )



- Institutions ( 92.52% )
- Retail ( 7.48% )

\* A subsidiary of ADQ

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



2

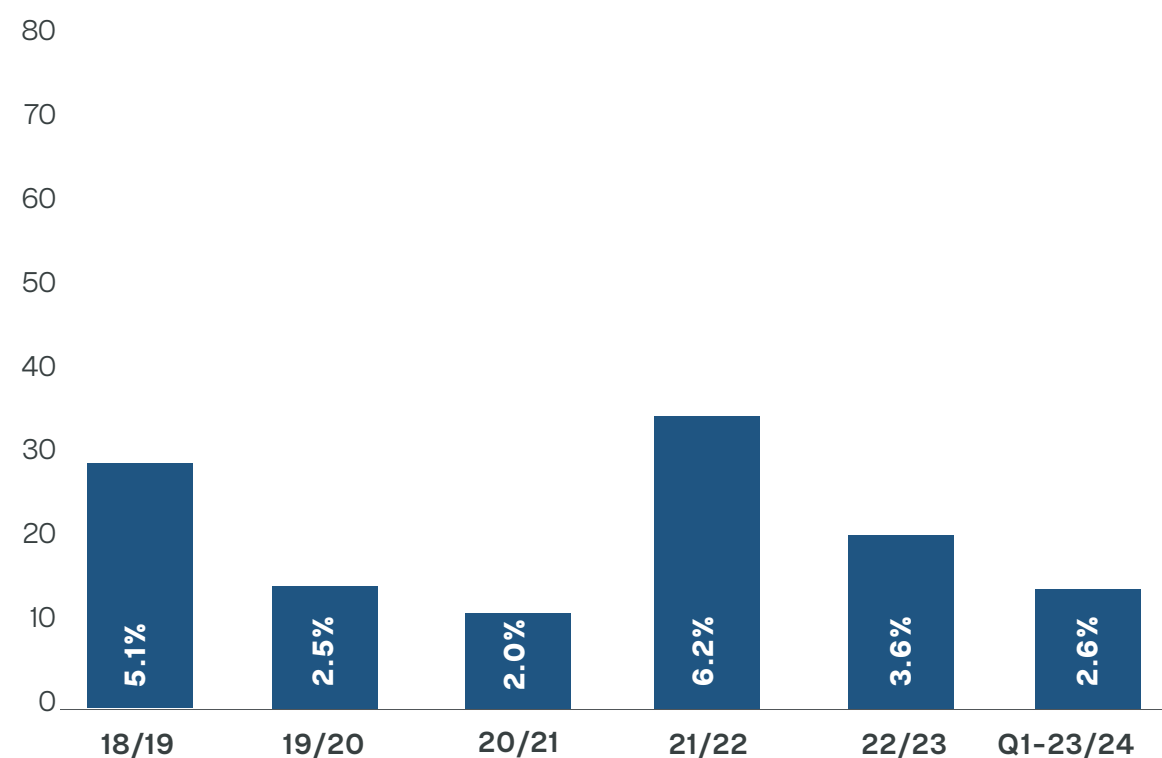
# OPERATING ENVIRONMENT



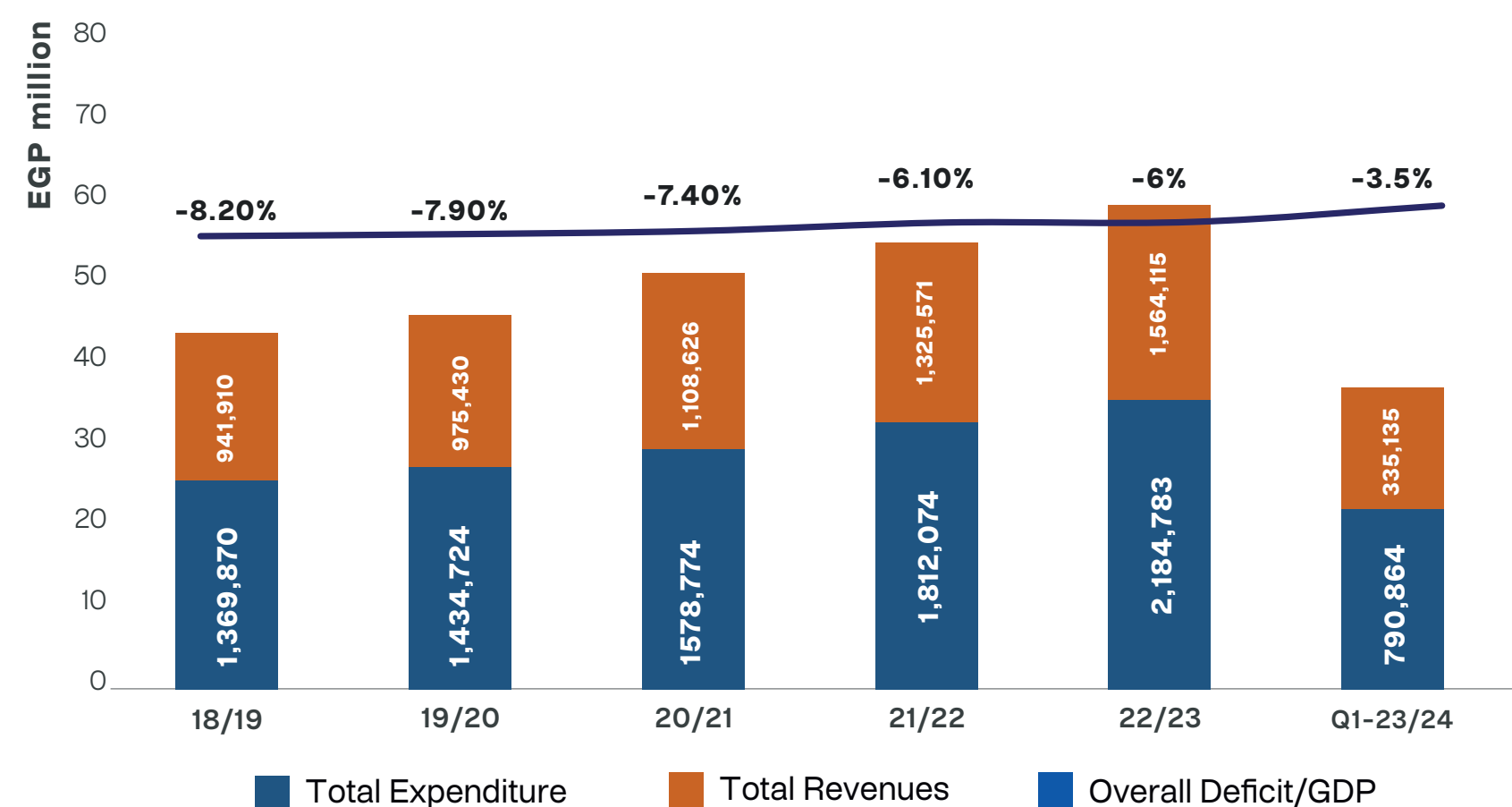


# MACROECONOMIC ENVIRONMENT

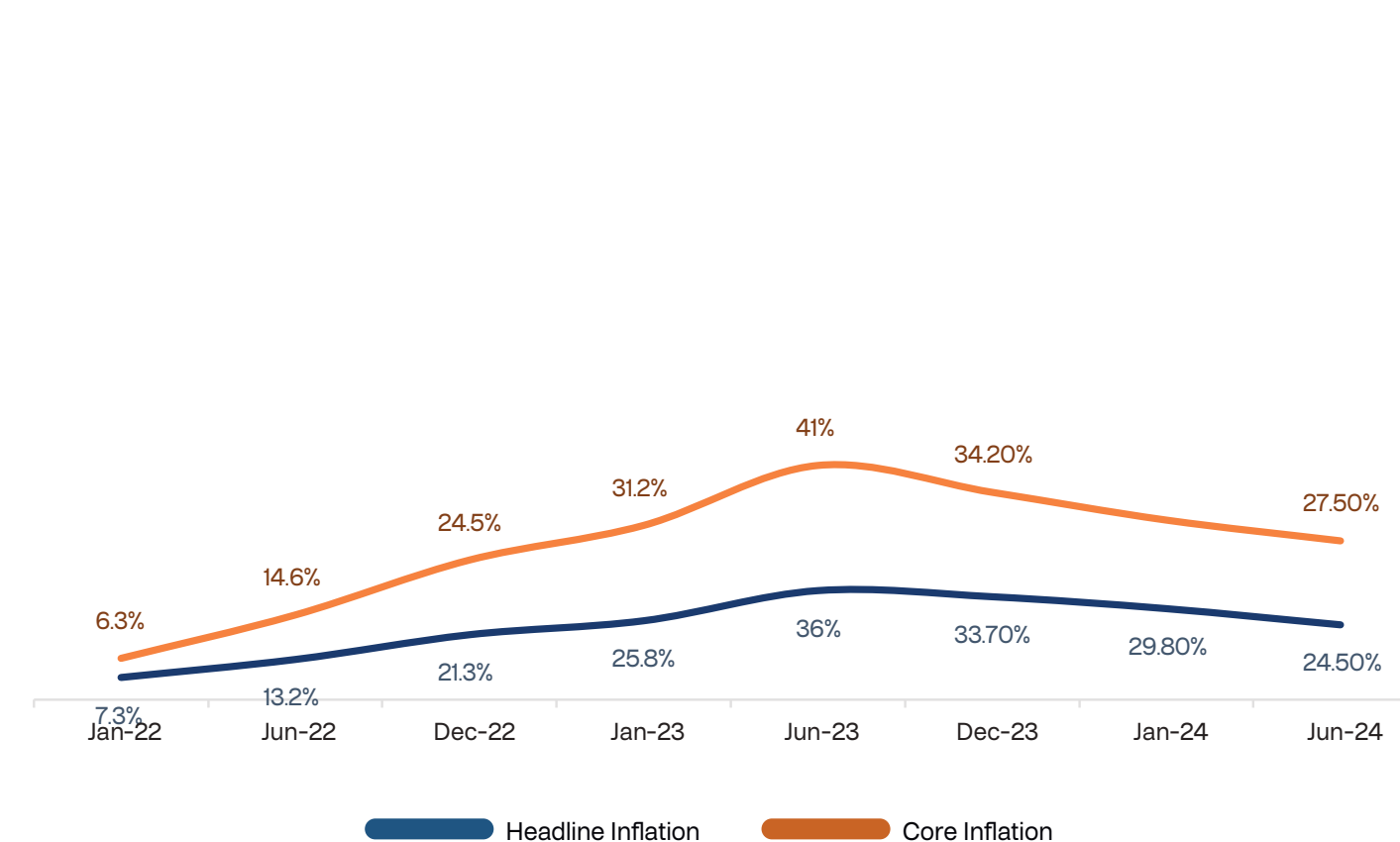
## Real GDP Growth (%)



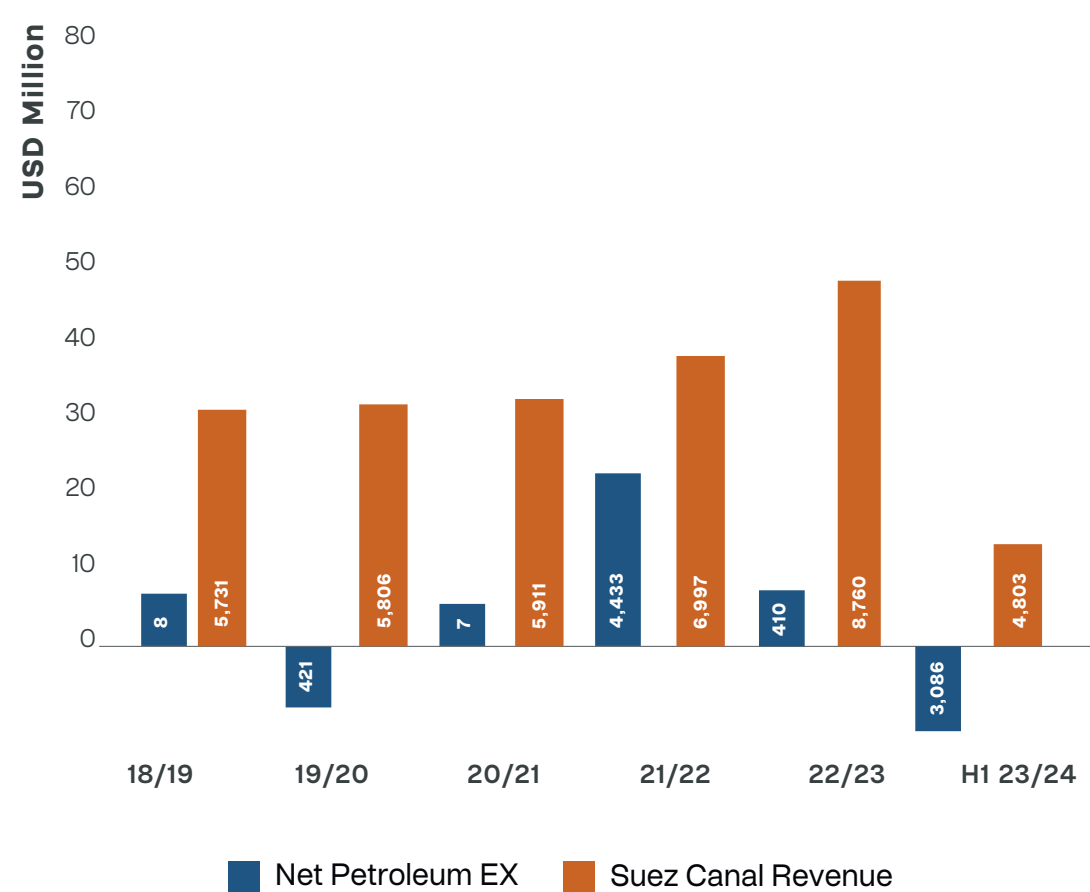
## Fiscal Budget



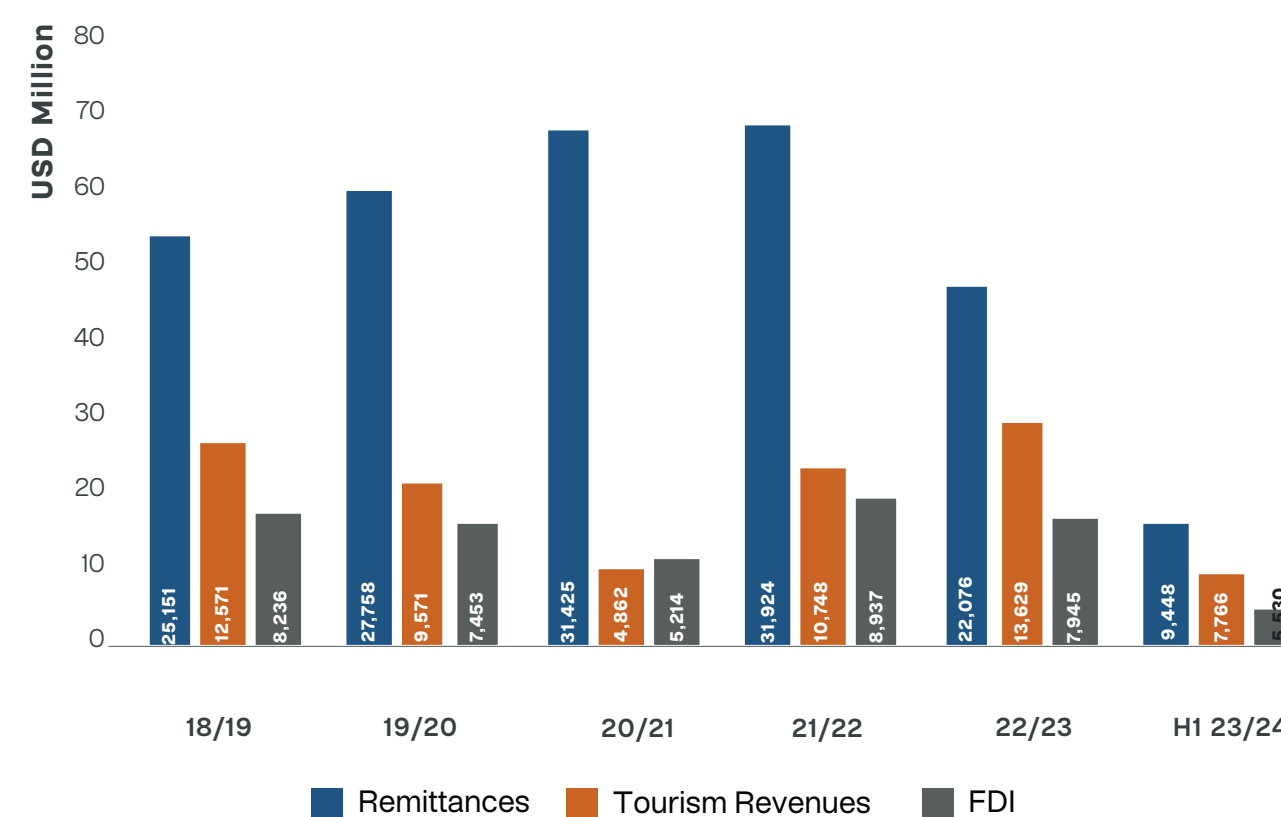
## Inflation (%)



## Petroleum and Suez Canal Proceeds



## Foreign Inflows (USD)

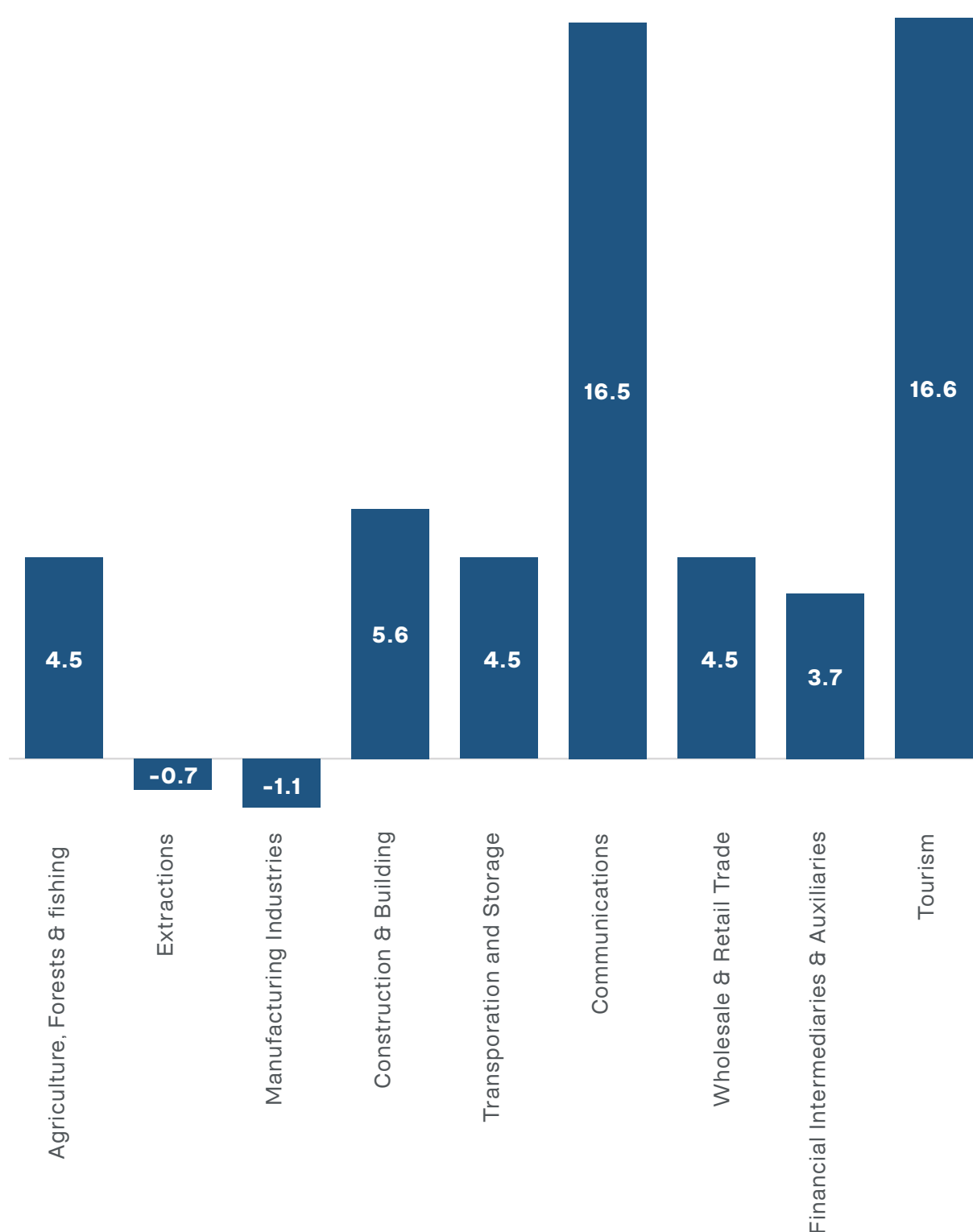




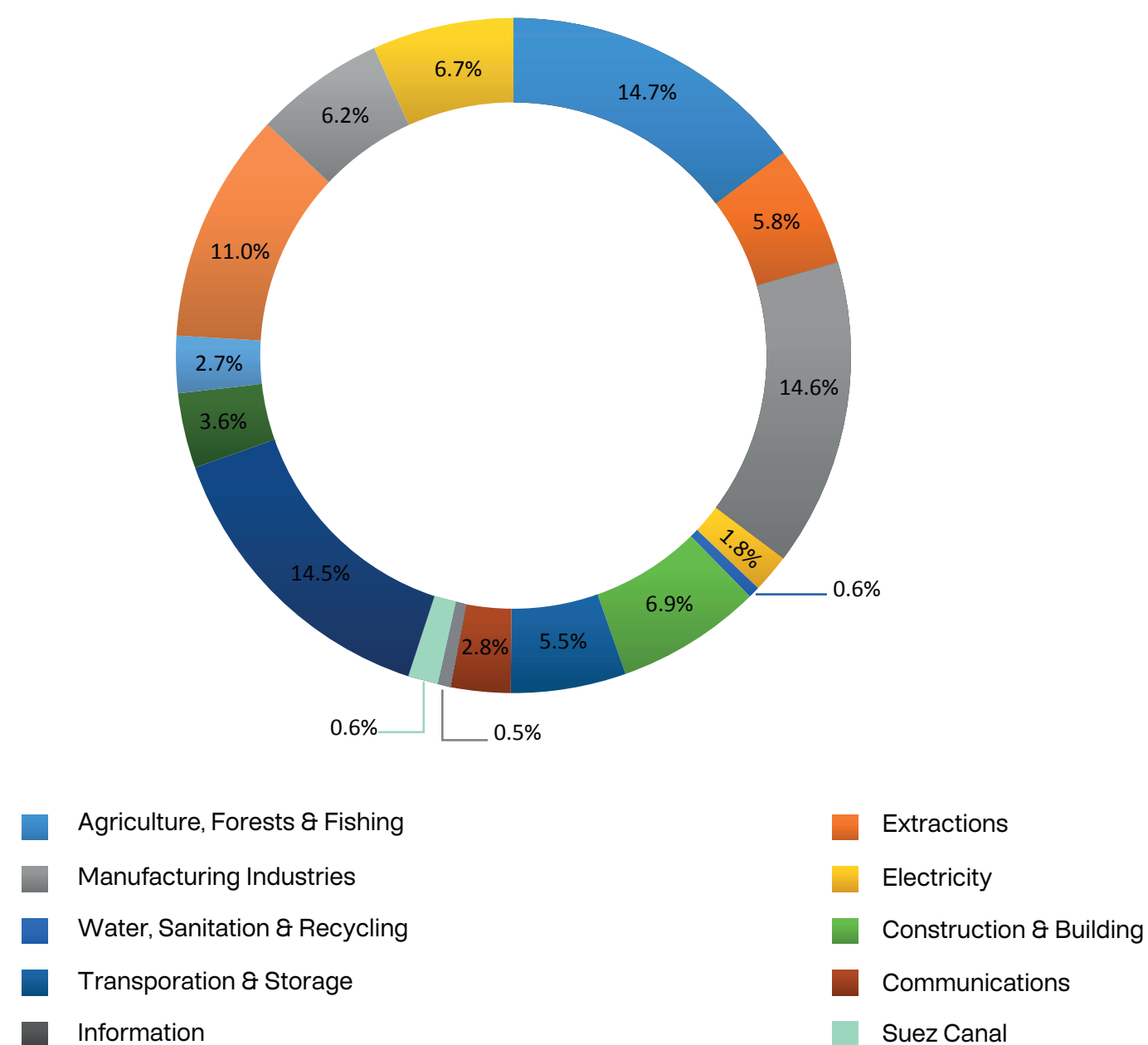


# MACROECONOMIC ENVIRONMENT

Key Sector Growth (%) July/Sept. 2023/2024



Economic Activity Contribution to GDP (July/Sept. 2023/2024)



## MANAGEABLE DEBT

**Net International Reserve:** USD 46.4bn  
(June 2024)

**Current A/C balance:** USD 6.8 bn

**LT external debt:** USD 138,551 bn

**ST external debt:** USD 29,483 bn

## CONSUMPTION\*\*

**Private consumption/GDP:** 84%

**Public consumption/GDP:** 7.4%

## GROWTH OPPORTUNITIES

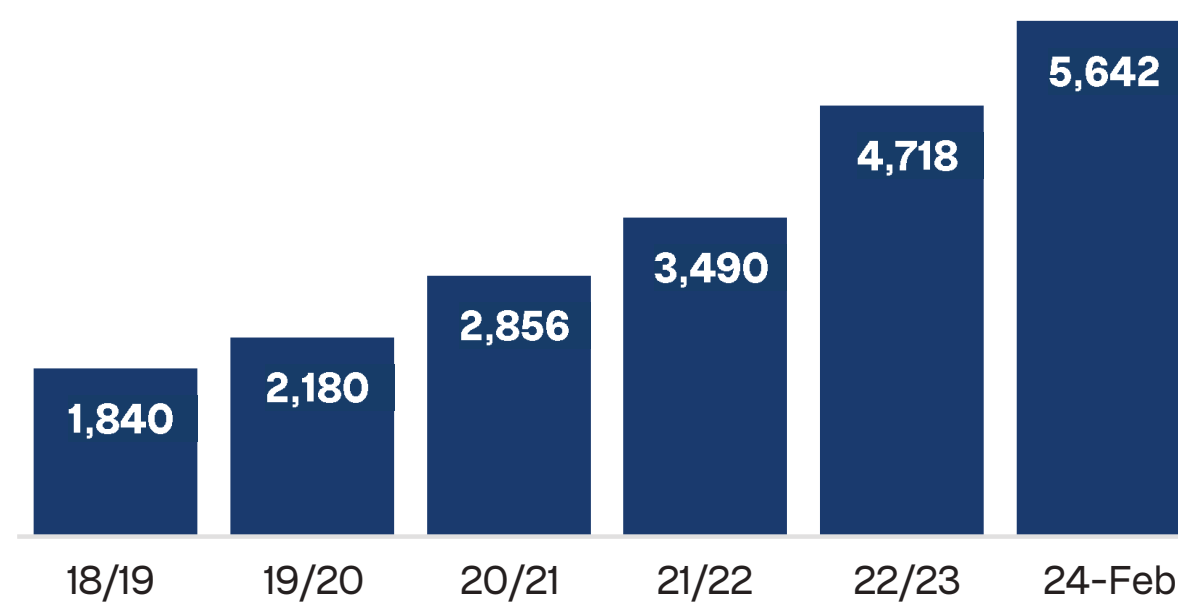
**Total GDP:** EGP 3,157,666 mn



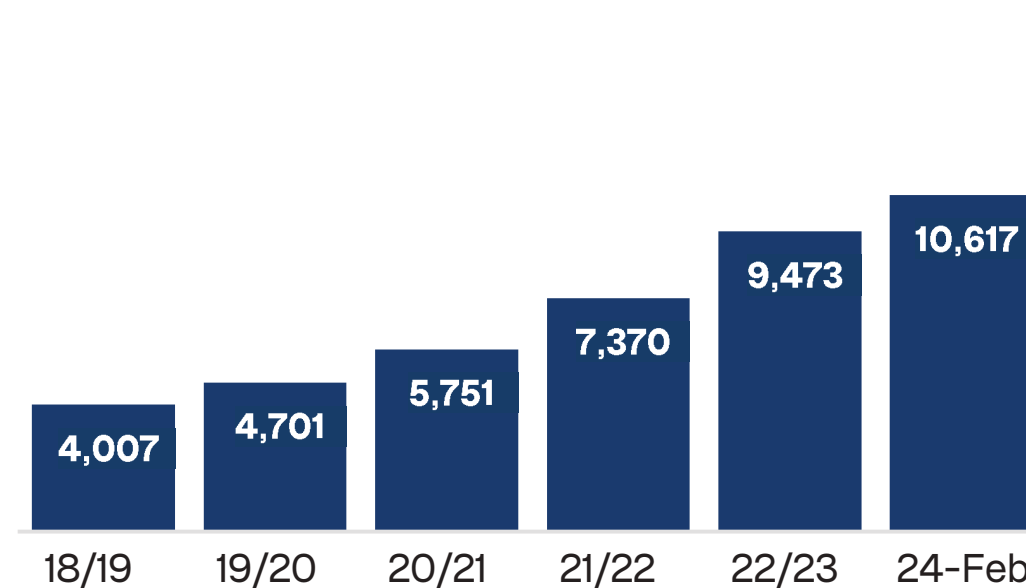


# EGYPT'S BANKING SECTOR

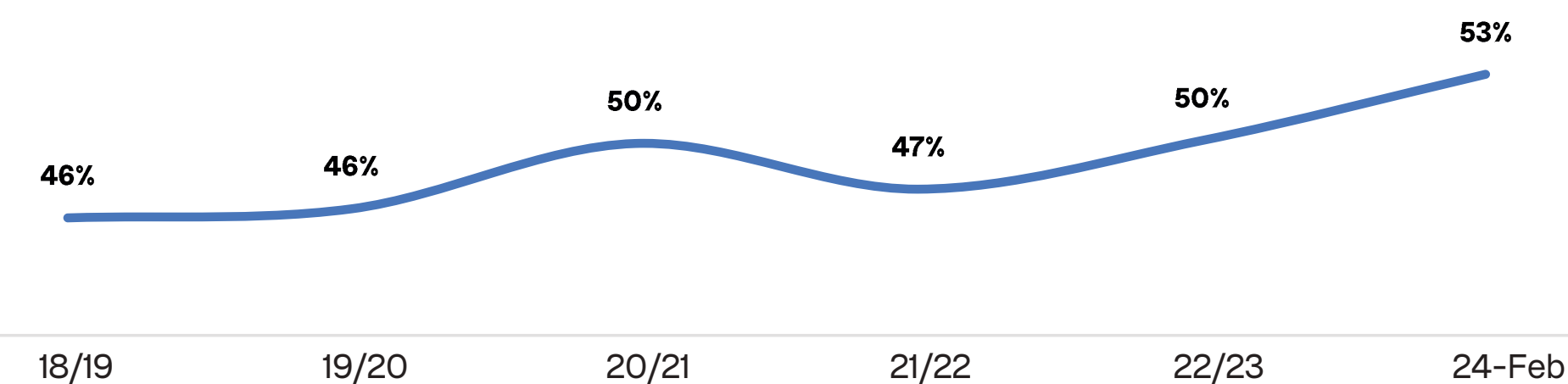
Total loans (EGP bn)



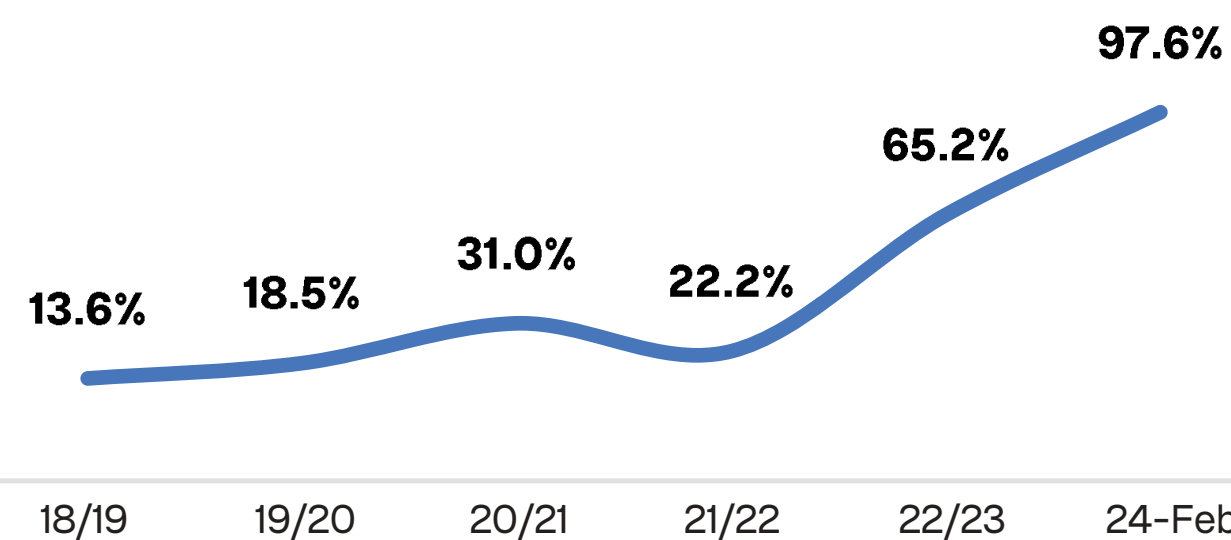
Total deposits (EGP bn)



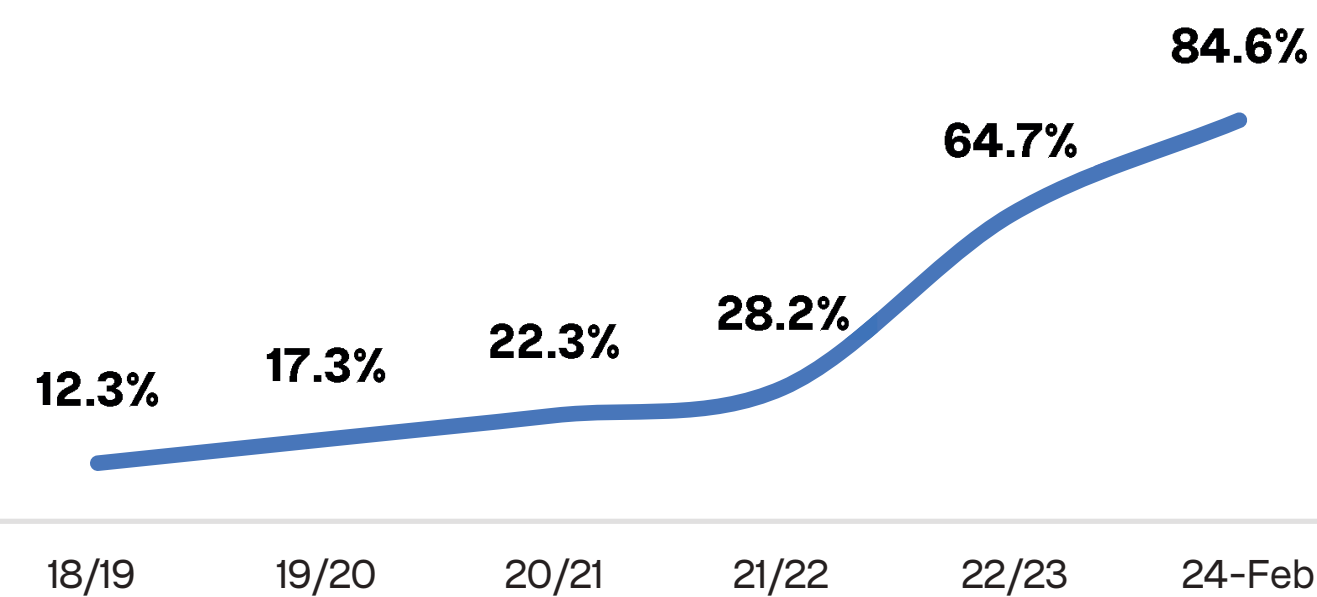
LDR



YtD Loan Growth



YtD Deposit Growth

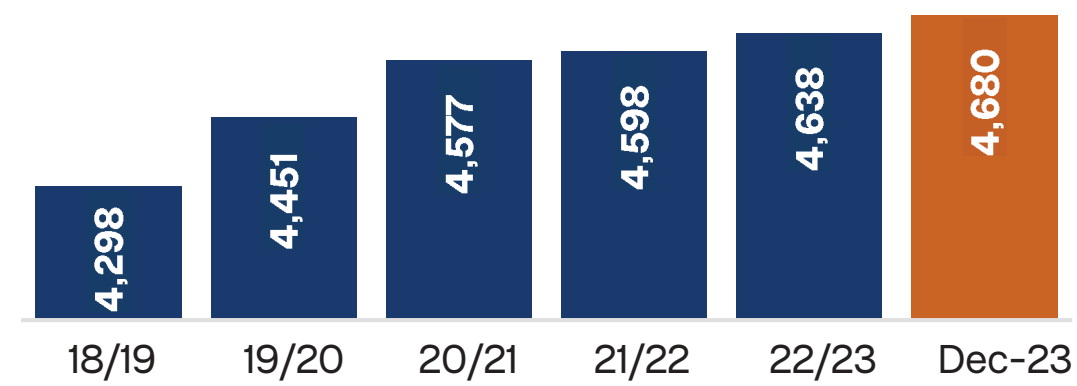




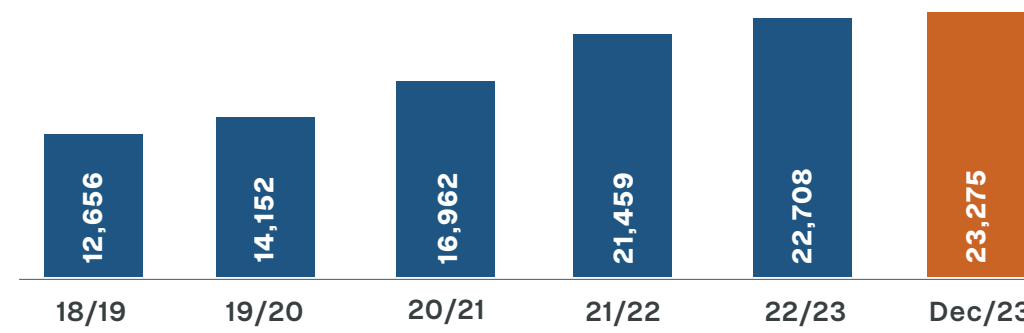


# EGYPT'S BANKING SECTOR

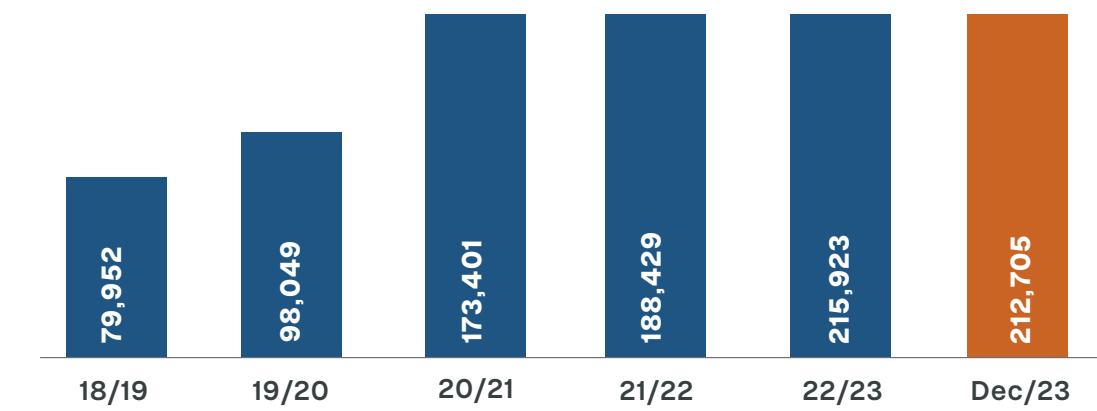
Total Number of Branches



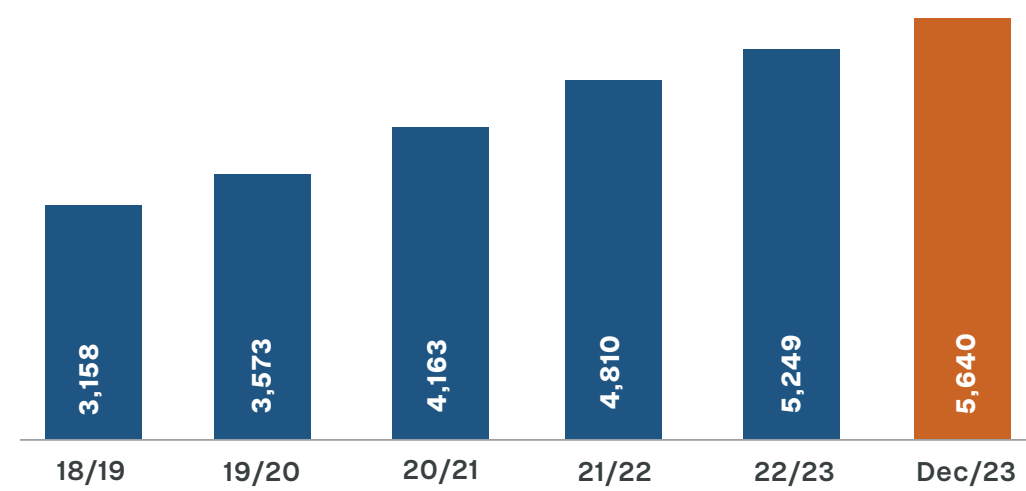
Total Number of ATMs



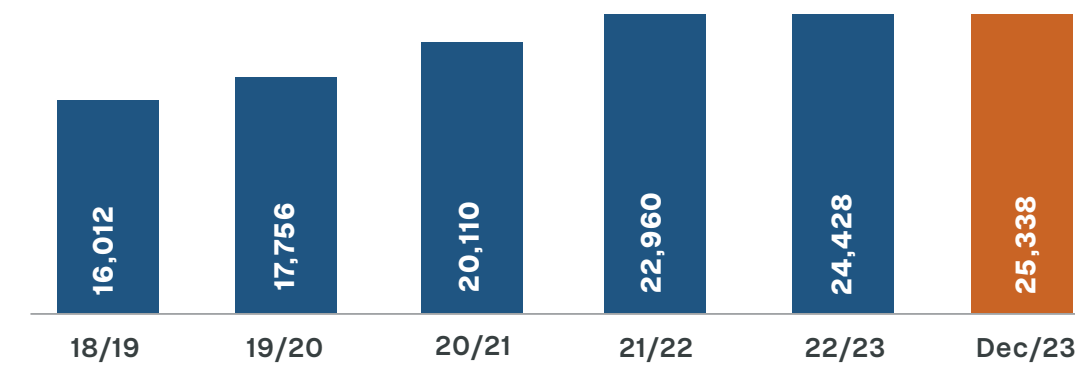
Total Number of POS



Total Number of Credit Cards (' 000)\*

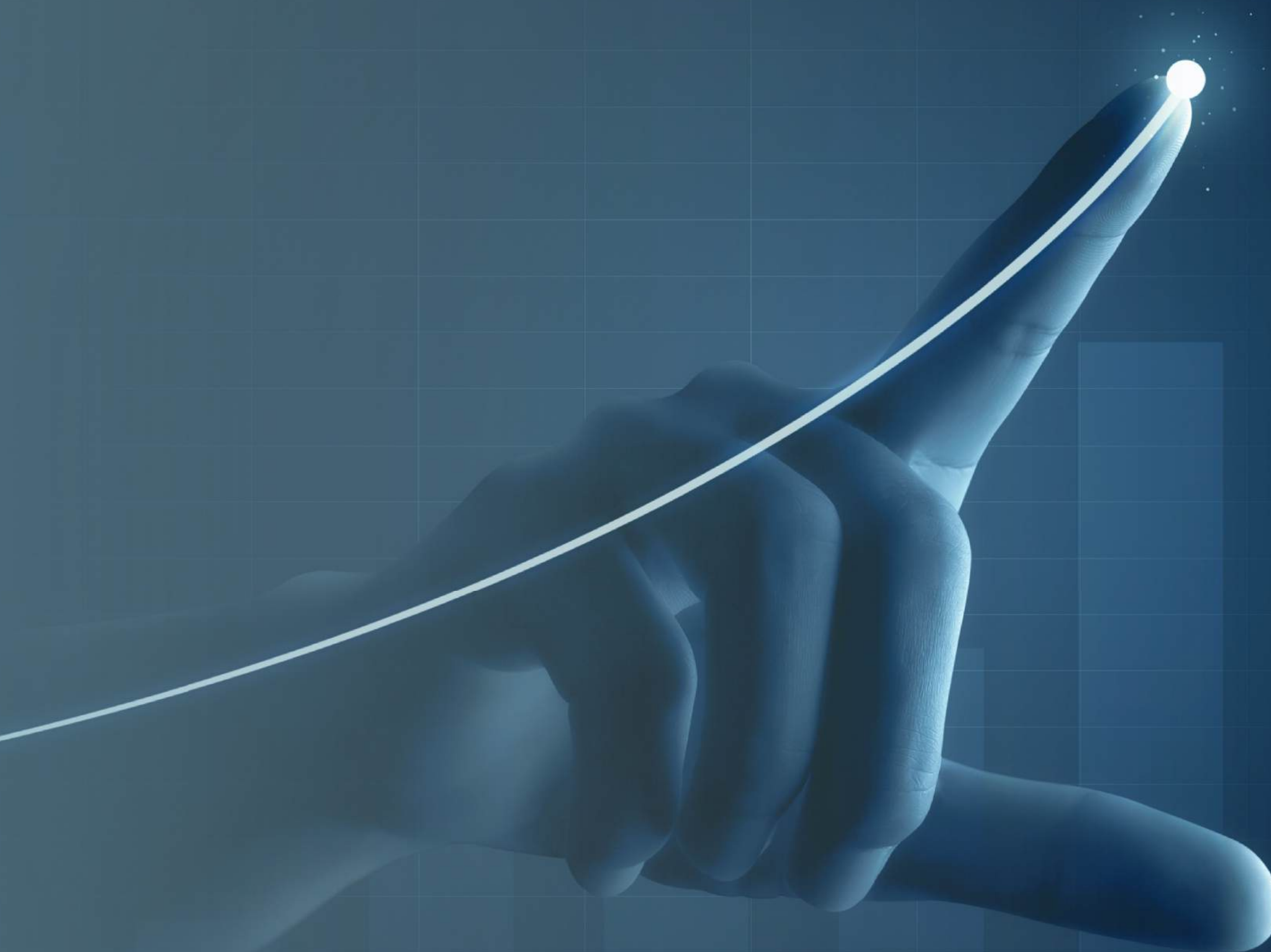


Total Number of Debit Cards (' 000)\*





# 3 STRATEGY







# OUR STRATEGY

## TODAY

### 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

### 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

### 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

### 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

## TOMORROW

- 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 CIFC's operations
- Diversifying revenue streams and enhancing CIB's value proposition via expansion and partnerships in alternative markets

- 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

- 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

- 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"





# FINANCIAL INCLUSION

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 23.3 Bn in June 2024
- Bedaya Saving account for individuals that reached a YTD average balance of EGP 113.3 Bn as of Q2 2024
- Bedaya current & Bedaya business accounts to micro business owners that reached a YTD average balance of EGP 15.6Mn as of Q2 2024
- Digital payment acceptance tools "QR" with total number of merchants reached 24.1K as of Q2 2024
- Meeza prepaid card reaching 12K cards as of Q1 2024

- 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

## 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.



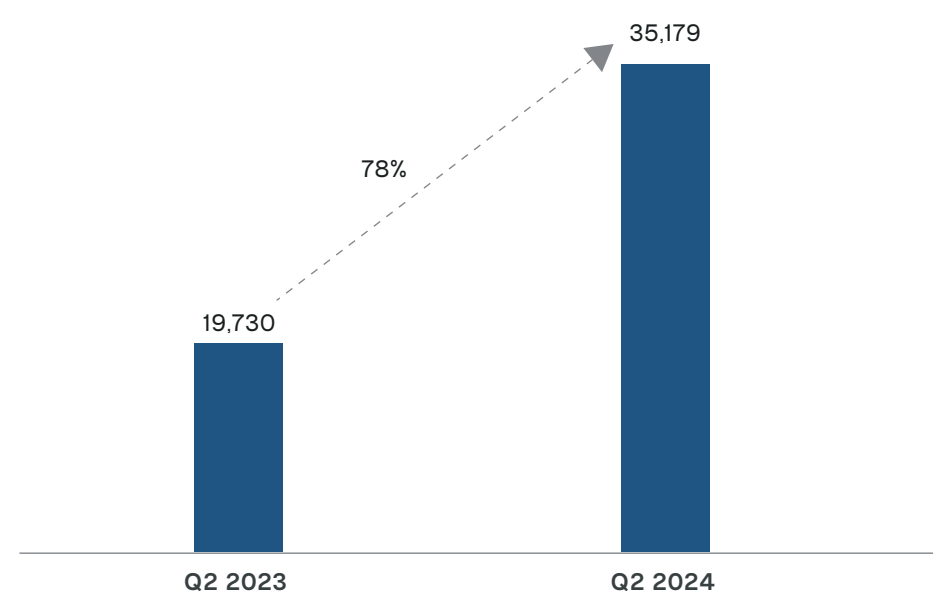


# FINANCIAL INCLUSION

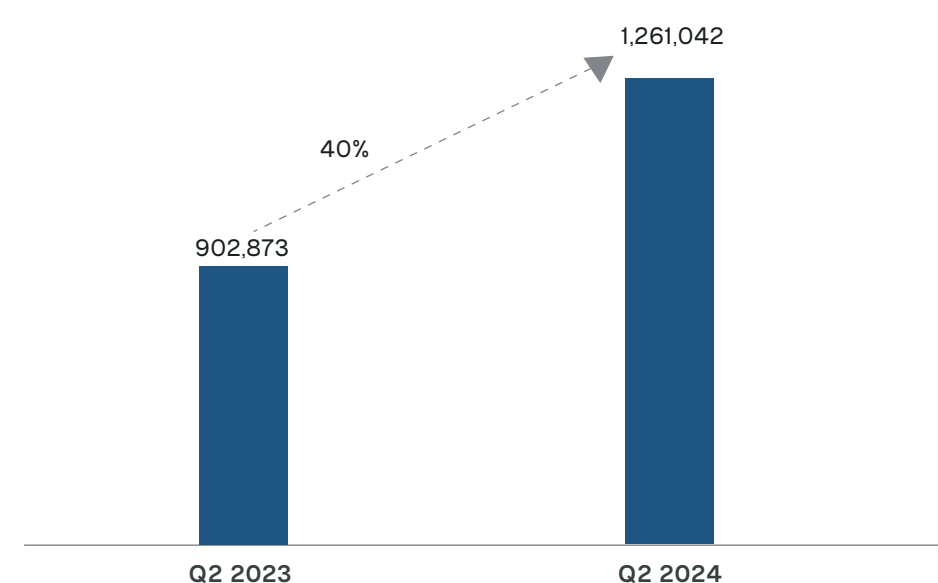
## Financial inclusion business evolution Q2 2024 vs. Q2 2023

### INDIVIDUALS

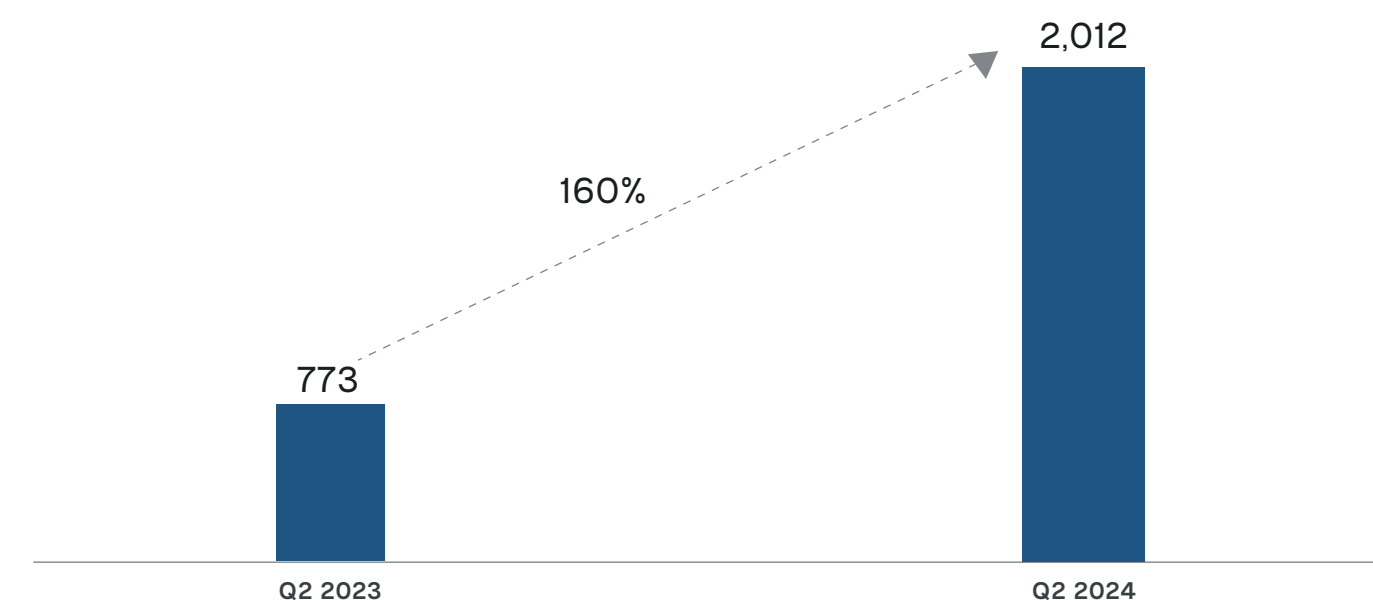
Bedaya saving-no. of accounts



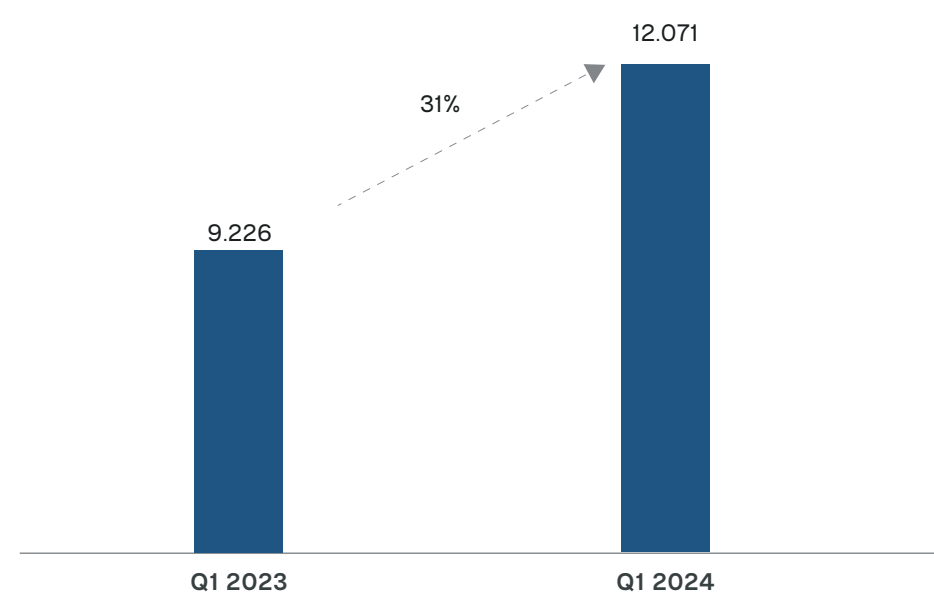
Smart Wallet Customer Base



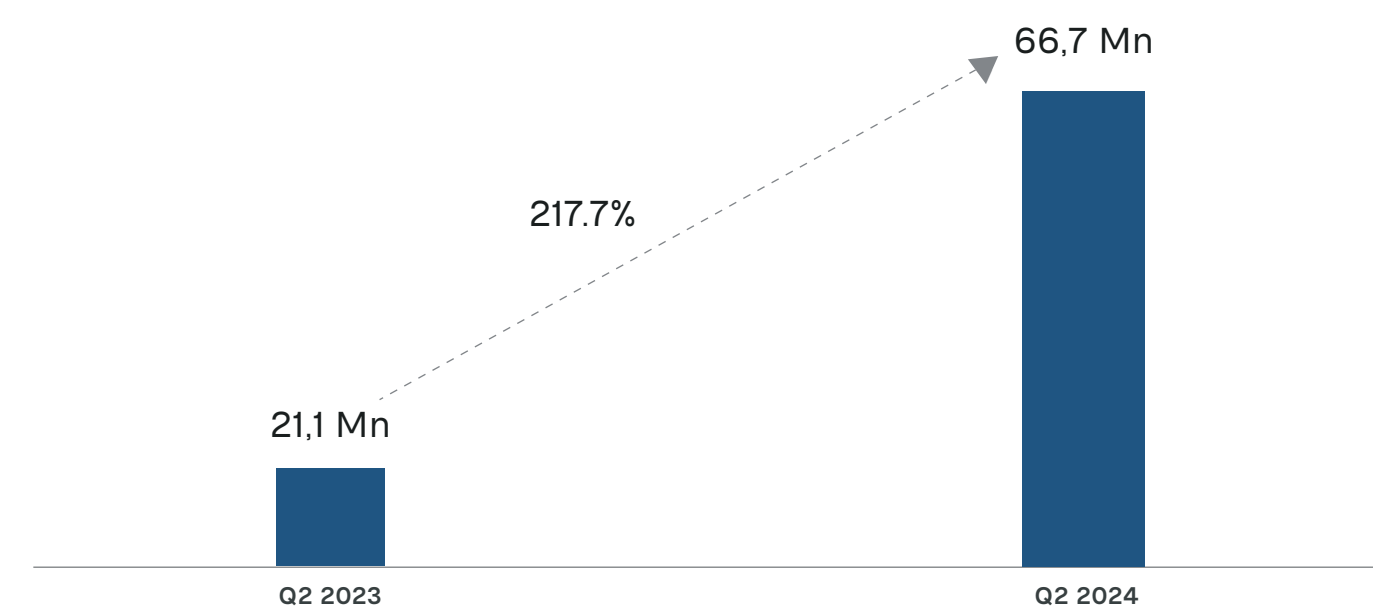
Current & Business- no. of accounts



Meeza Prepaid card-no. of cards



Digital Acquiring tools “QR” value to trx “EGP”







# 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 more than 7,500 individuals in 2023. 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



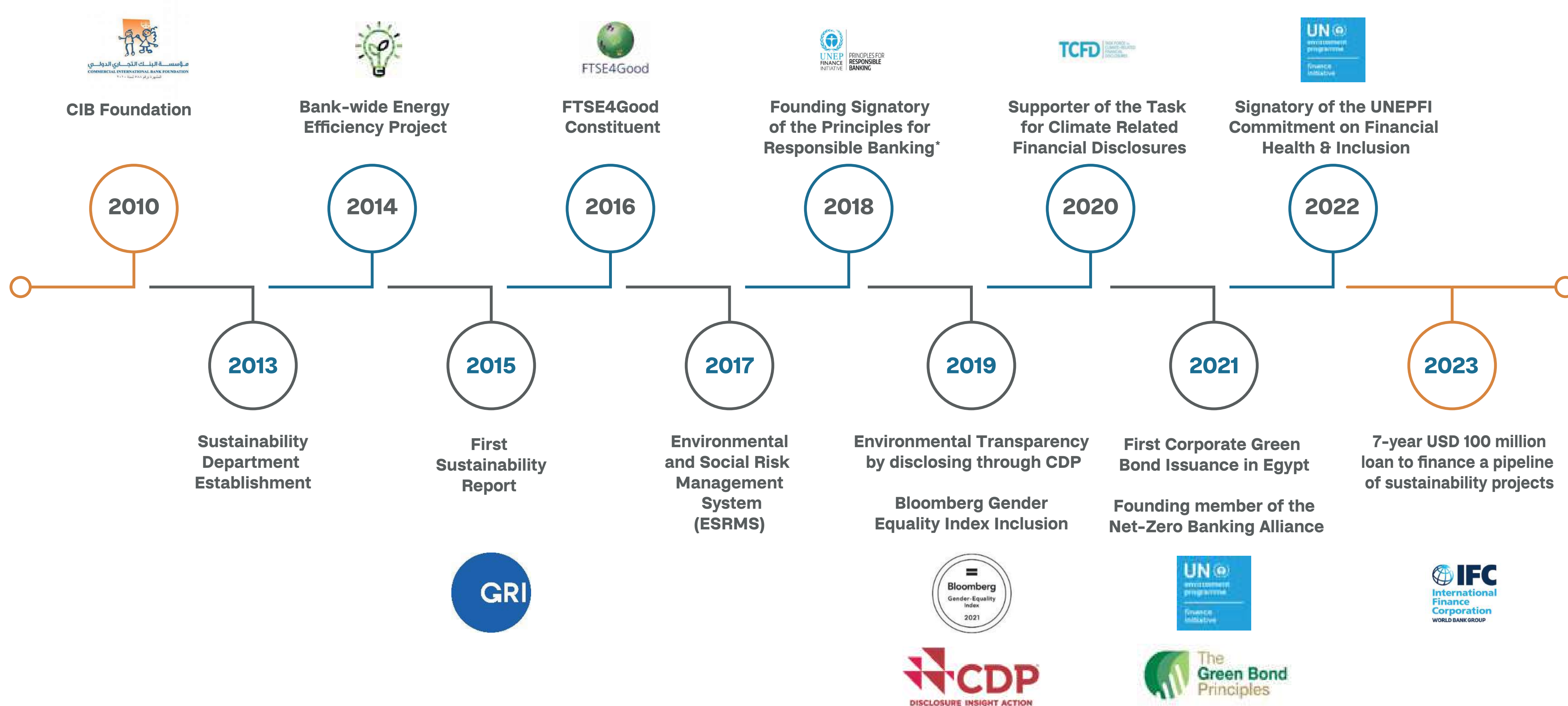


# 4 ESG





# OUR SUSTAINABILITY JOURNEY







# OUR APPROACH



## 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.

## INTERNATIONAL STANDARDS AND GUIDELINES



## INTERNATIONAL STANDARDS AND GUIDELINES





# 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.

## 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

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

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 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 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.

01

02

03

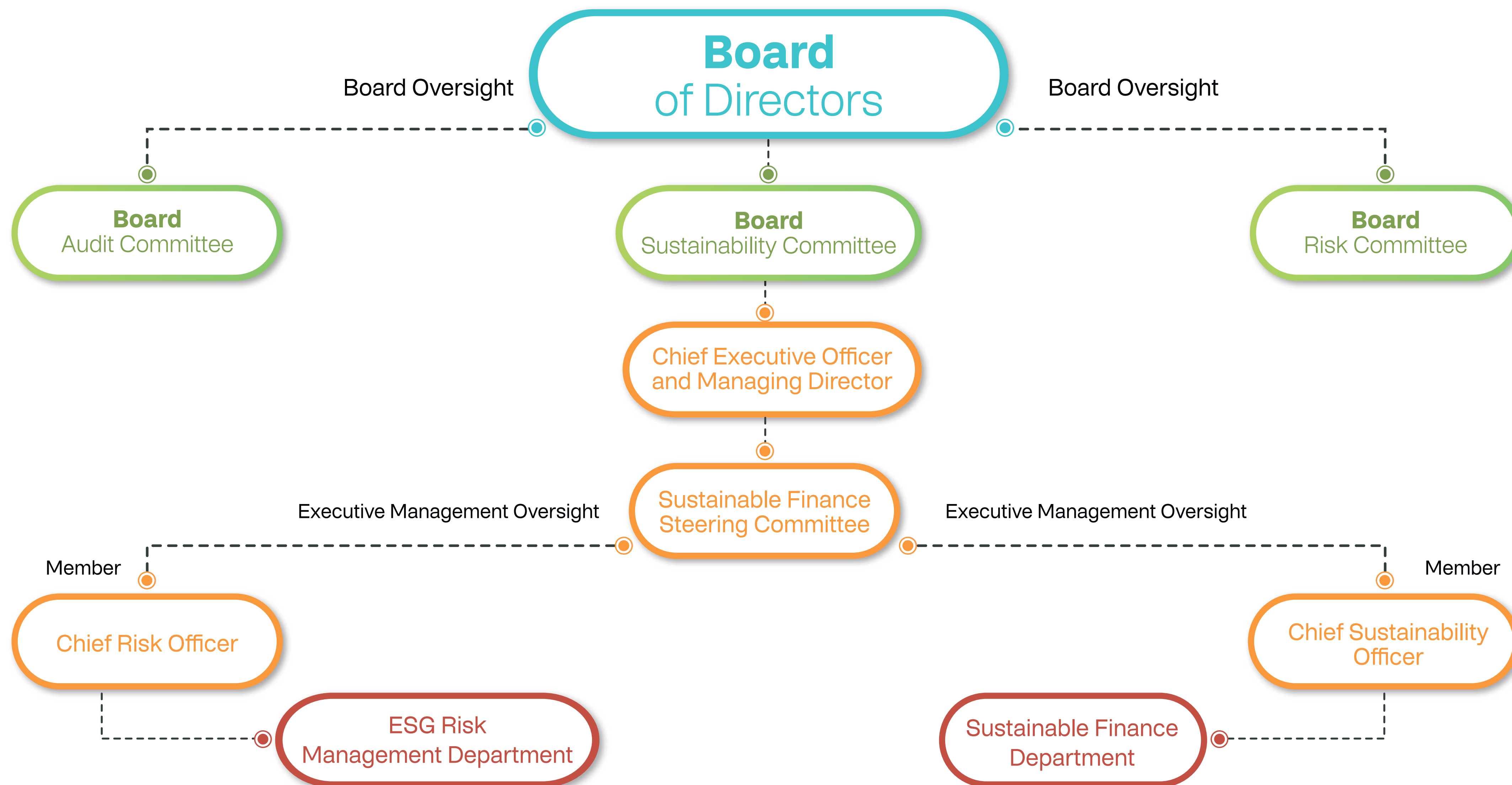
04

05



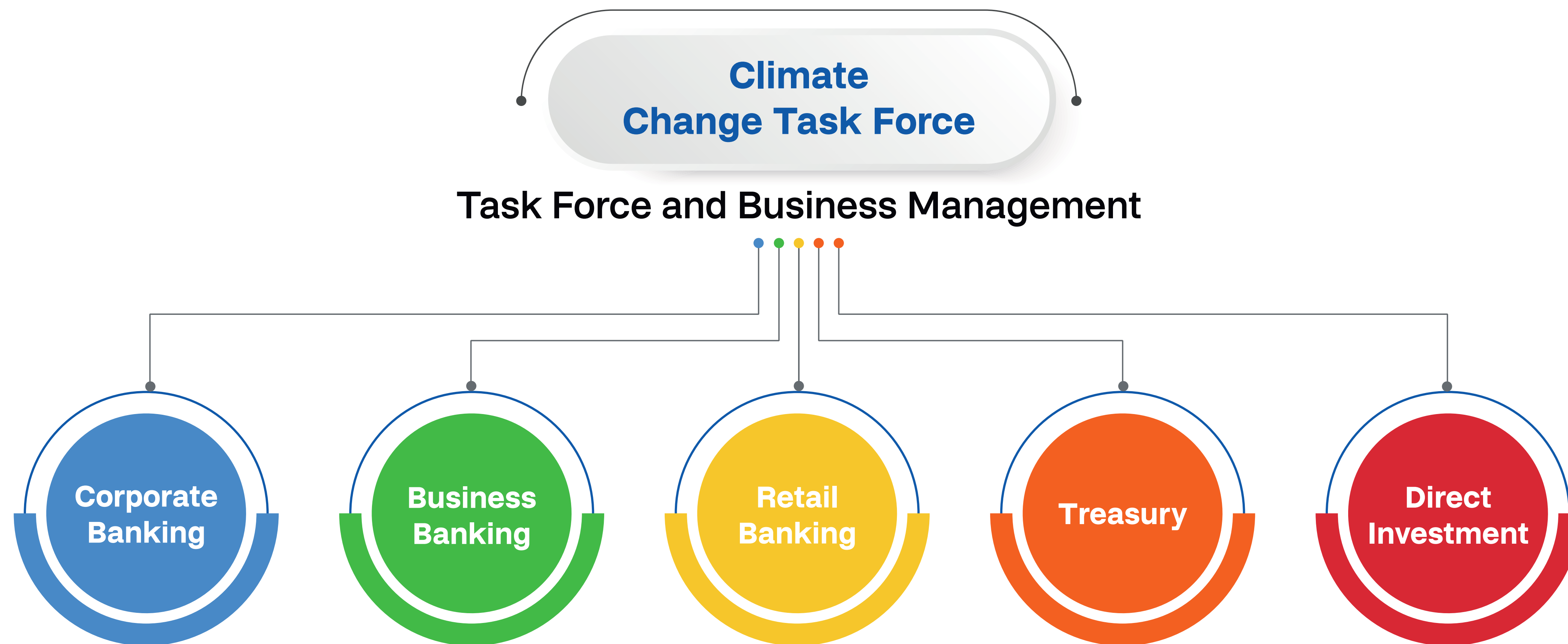


# CLIMATE CHANGE GOVERNANCE





# CLIMATE CHANGE GOVERNANCE



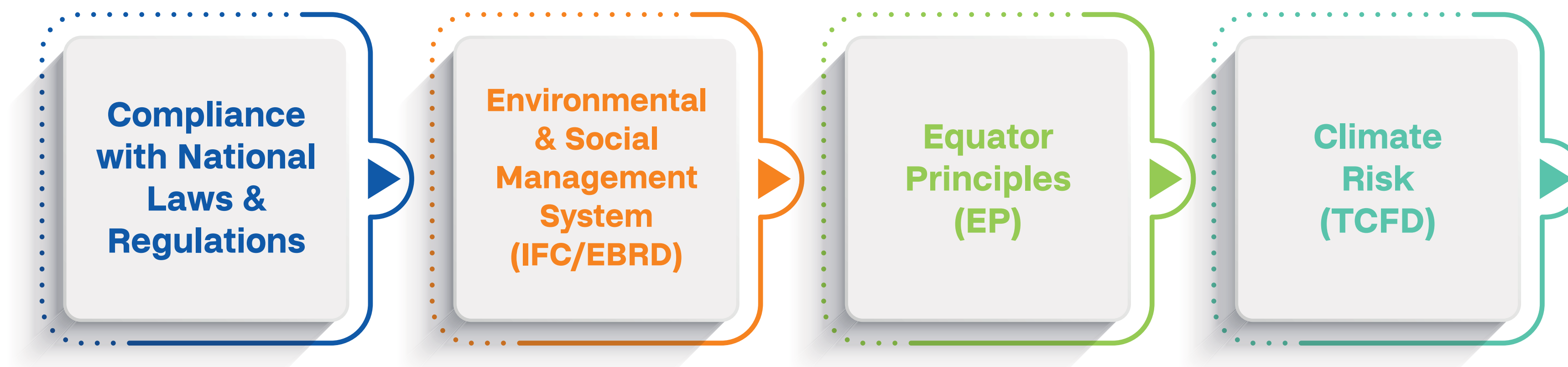
More information is found in the Bank's [TCFD](#) Report





# ENVIRONMENTAL, SOCIAL AND CLIMATE RISK

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.



## Environmental & Social Risk Management (ESRM) Process



Phase  
01

### Project/Facility Appraisal and Screening

CIB sets comprehensive procedures to determine the risk categorization (High, Medium and Low) risks of projects, using best international practices. This filters out projects that may have irreversible effects and allows for assigning a risk status to loan applications.

Phase  
02

### The E&S Due Diligence & Corrective Action Plan

The Bank conducts early environmental and social due diligence during the transaction appraisal process, as it can have significant financial implications. This is particularly crucial for high-risk transactions that require more detailed investigations. When needed, corrective action plans are set with clients to ensure all flagged issues during the due diligence are resolved.

Phase  
03

### Monitoring & Reporting of E&S Mitigation Action Plan

Regular monitoring activities are then conducted with our clients, including frequent visits and meetings multiple times a year. This is complemented by an annual review of the due diligence process. This ensures close monitoring of E&S risks and ensure compliance with set standards.





# 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



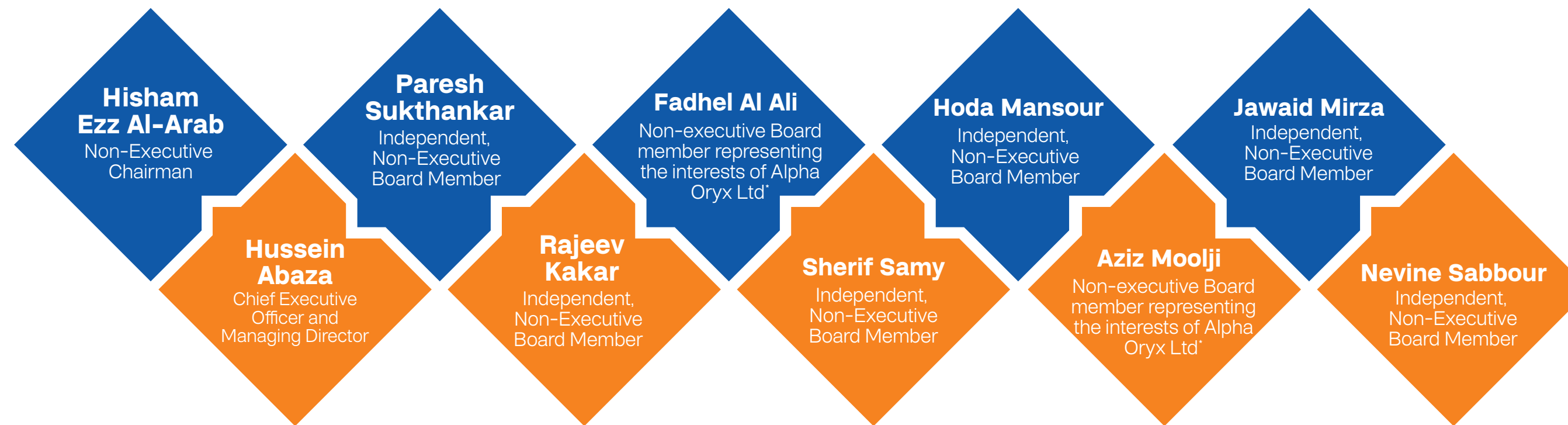




# CORPORATE GOVERNANCE

## CIB's Board consists of 10 members;

9 are non-executive, 6 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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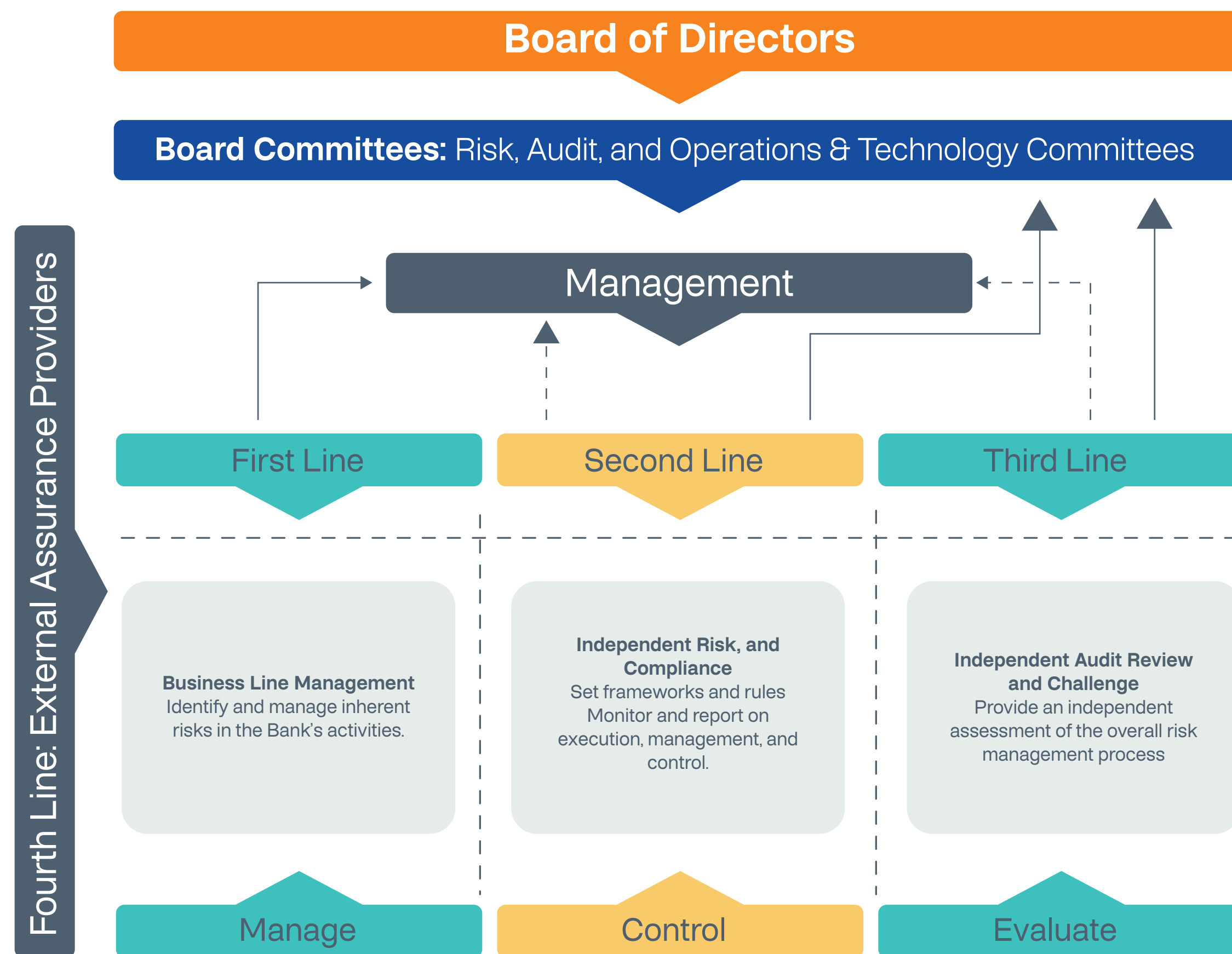
# RISK MANAGEMENT





# RISK MANAGEMENT

## Risk Governance - Three Lines Model



## RISK APPETITE

Risk Appetite is an integral component of CIB's ERM framework as a governance and monitoring tool in evaluating the Bank's risks. It covers all material risks (financial and non-financial) including its policies, processes, controls, and systems through which Risk appetite is established, communicated, and monitored.







# FINANCIAL PERFORMANCE

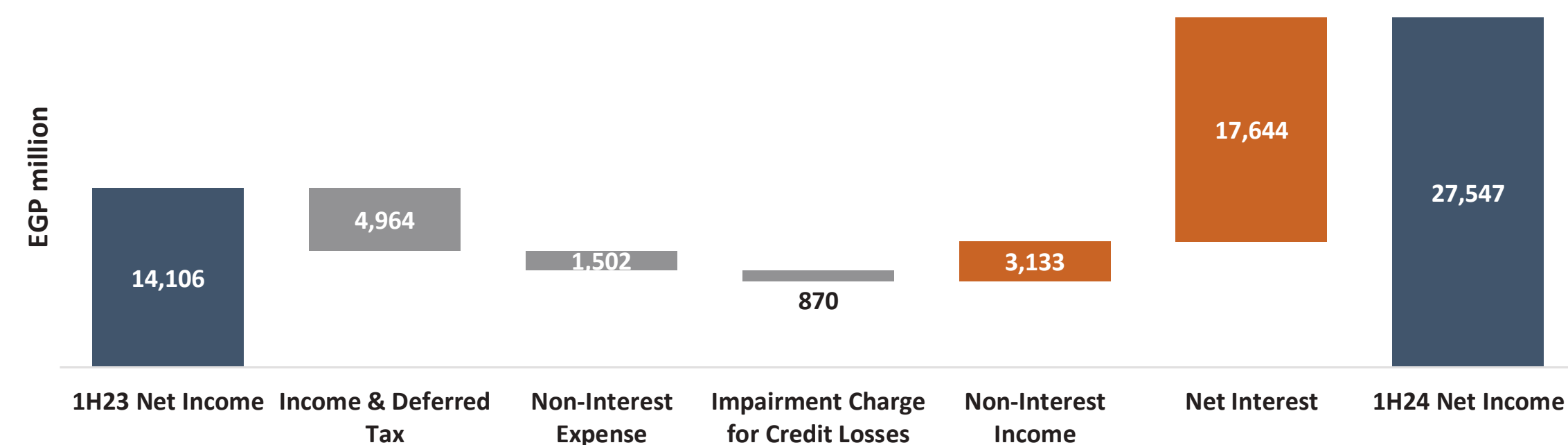




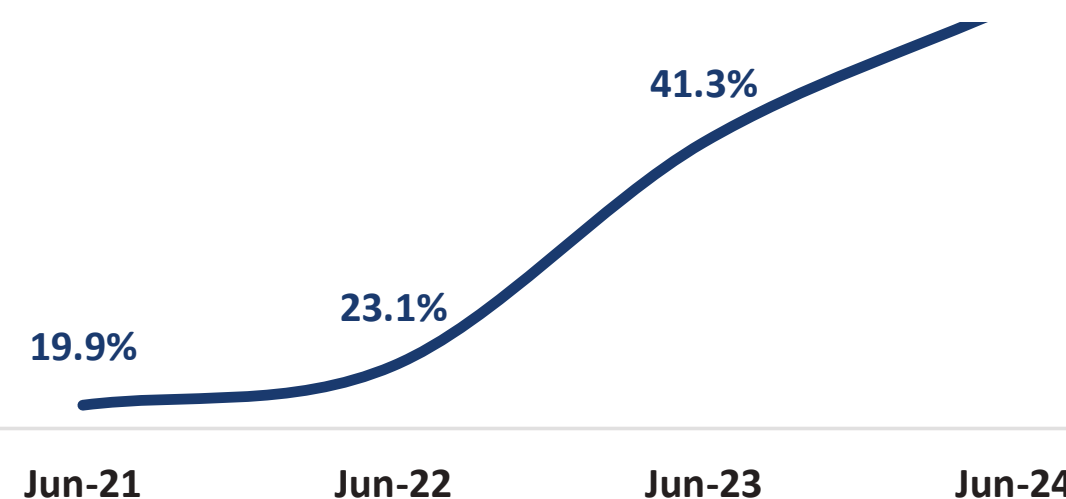
# INCOME STATEMENT HIGHLIGHTS

Standalone Profit and Loss (EGP million)	1H24	4Q23	1H23	YoY Change
Net Interest Income	41,537	15,160	23,893	74%
Non-Interest Income	4,716	1,184	1,583	198%
Net Operating Income	46,253	16,344	25,476	82%
Non-Interest Expense	(5,799)	(3,462)	(4,297)	35%
Impairment Charge for Credit Losses	(2,052)	(3,038)	(1,182)	74%
Net Profit before Tax	38,402	9,844	19,997	92%
Income & Deferred Tax	(10,855)	(2,808)	(5,891)	84%
Net Profit	27,547	7,036	14,106	95%

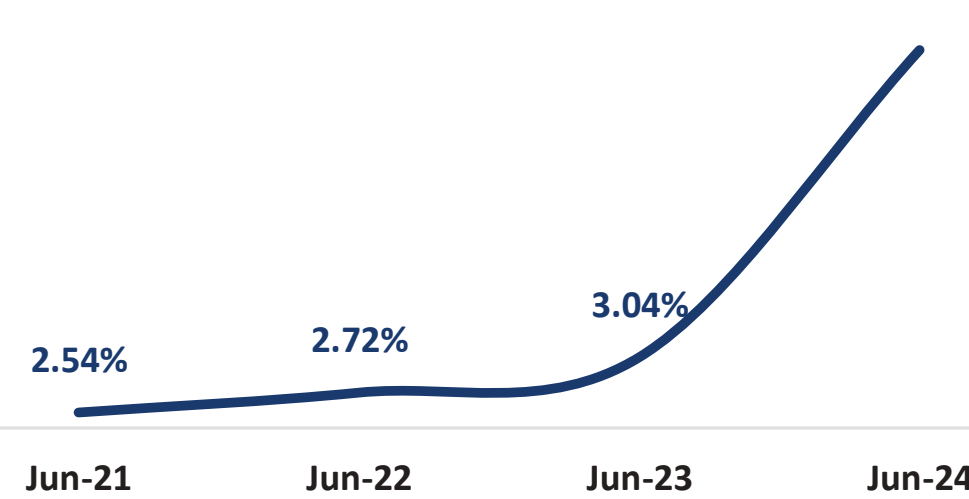
## NET INCOME MOVEMENT



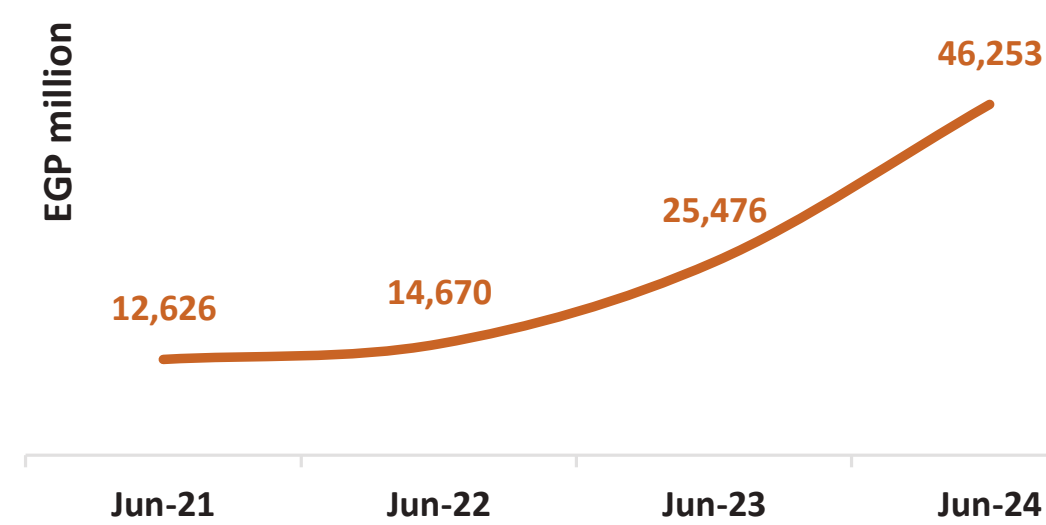
## RETURN ON AVERAGE EQUITY (ROAE)



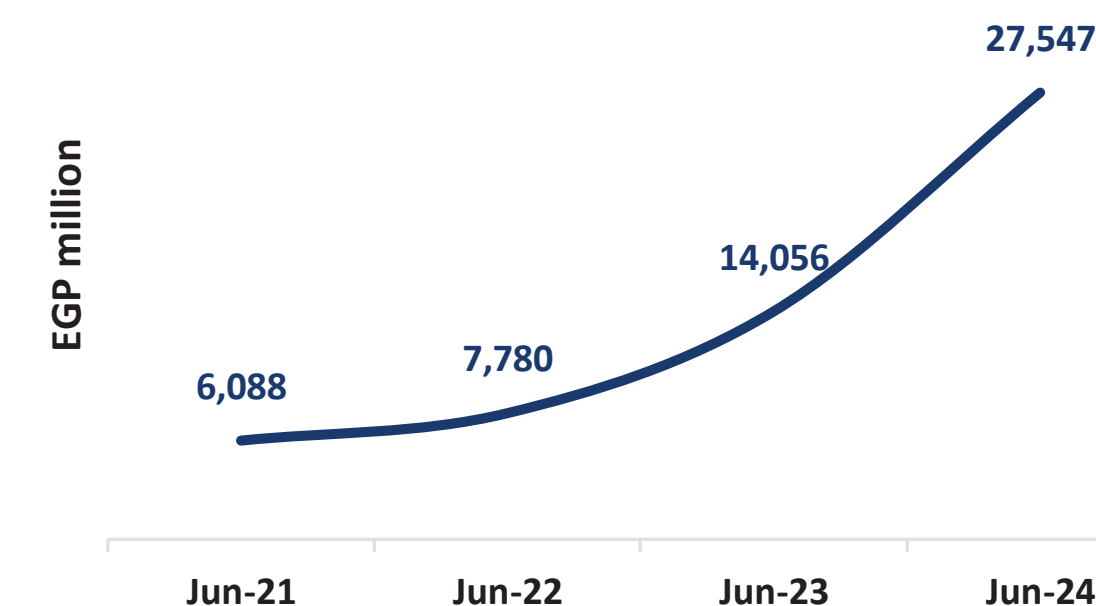
## RETURN ON AVERAGE ASSETS (ROAA)



## TOP LINE PROGRESS

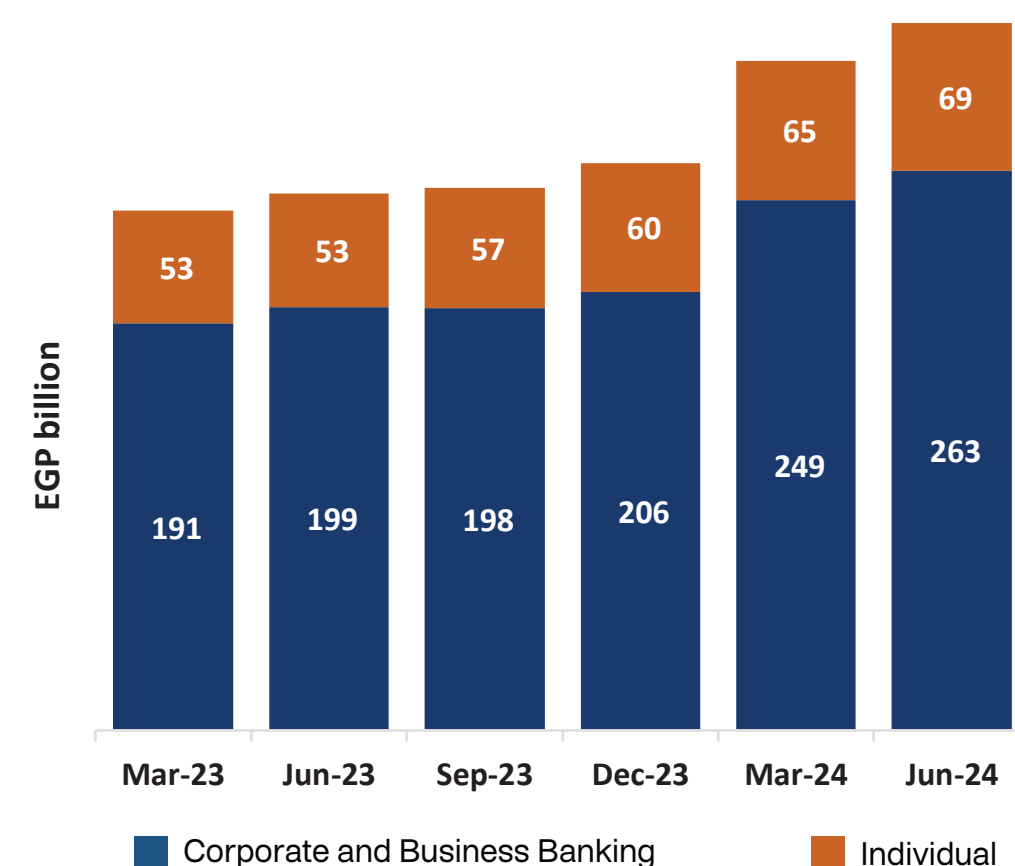


## BOTTOM LINE PROGRESS

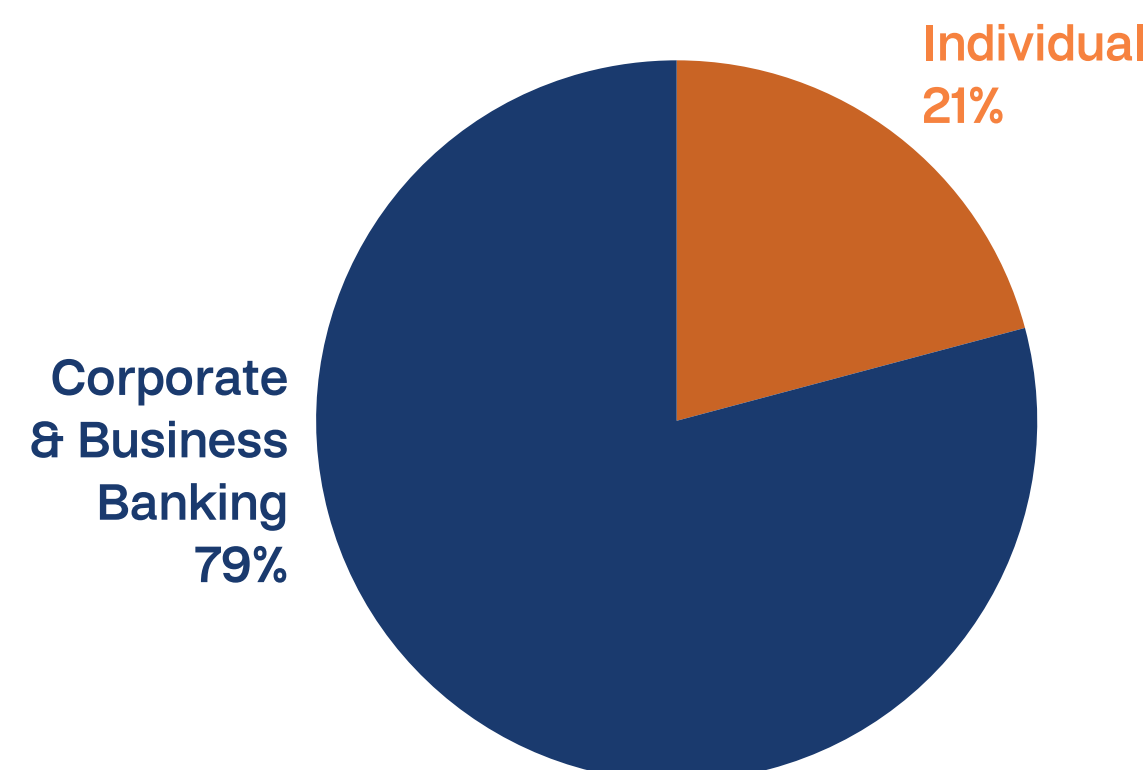


# LOANS AND ADVANCES

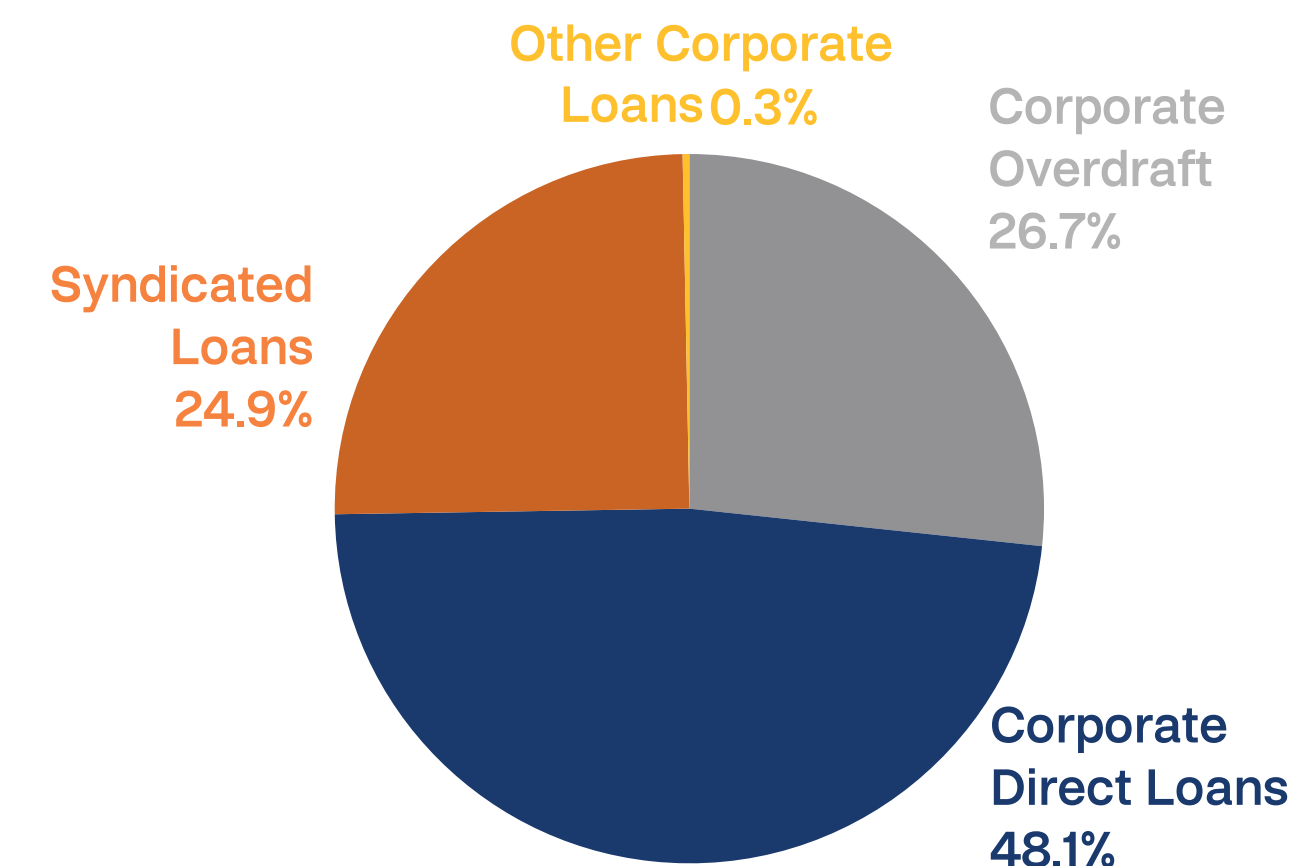
## GROSS LOANS



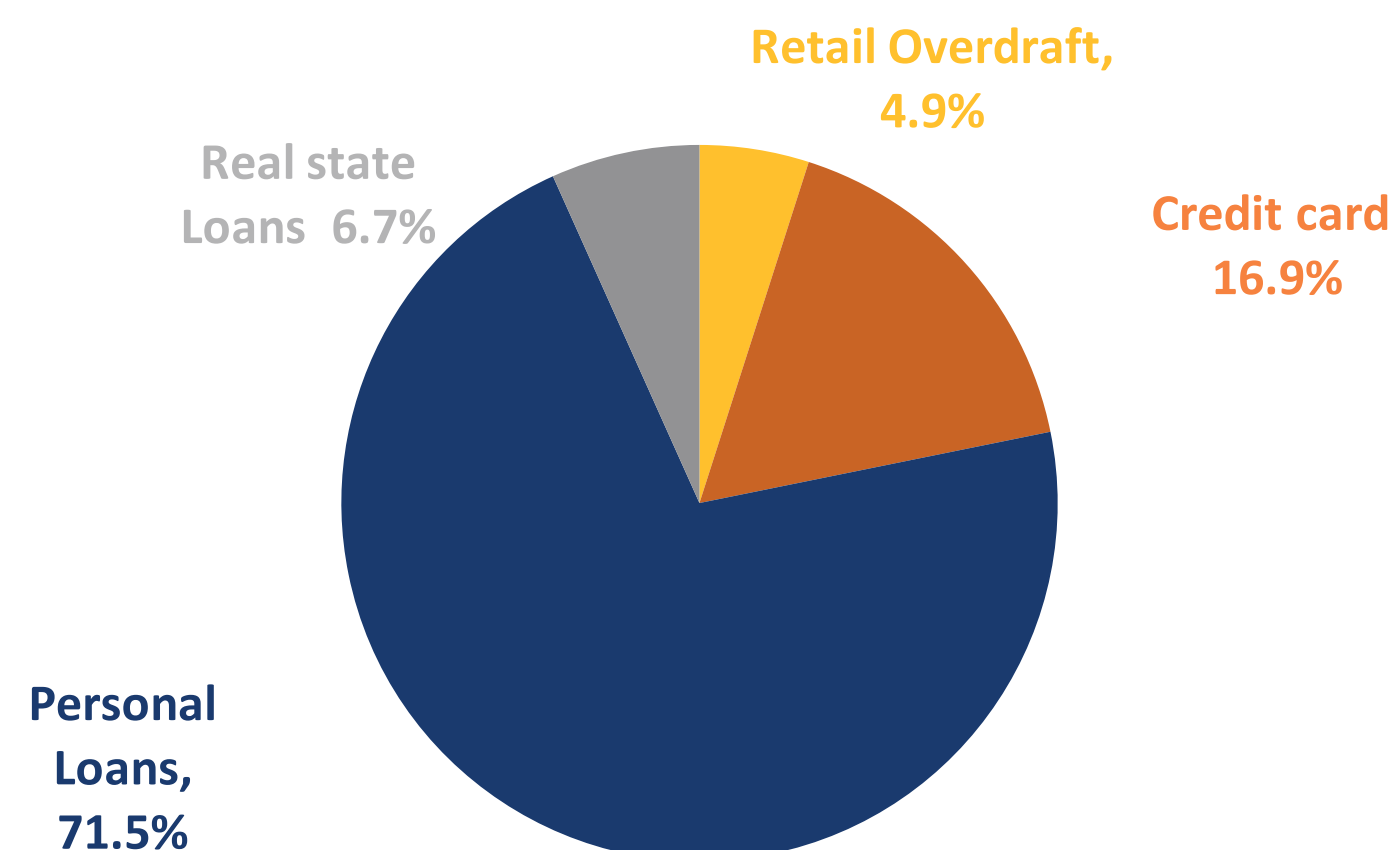
## JUNE-24 GROSS LOAN COMPOSITION



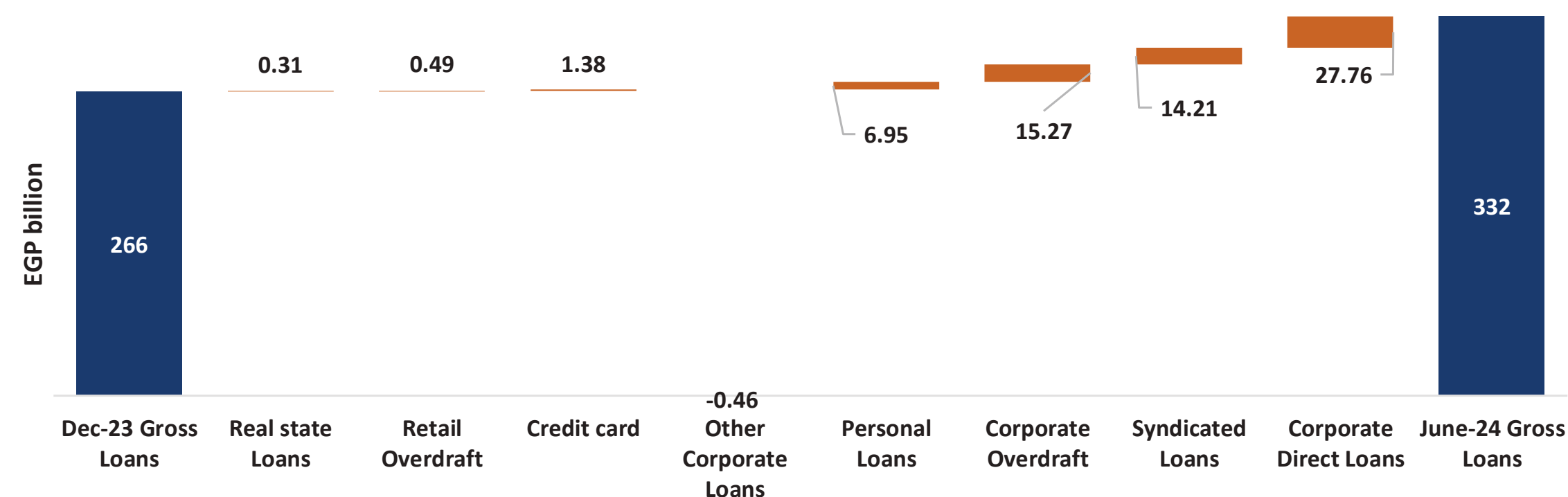
## CORPORATE LOAN PRODUCTS



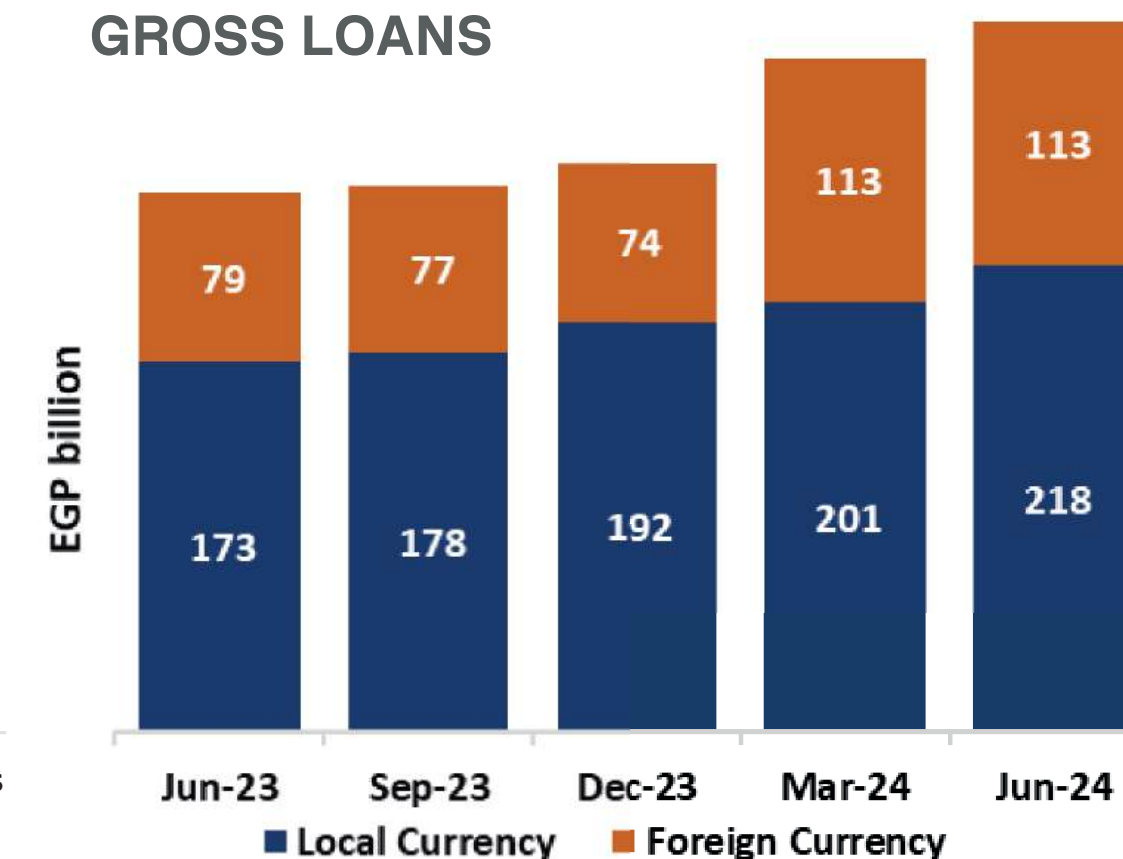
## INDIVIDUAL LOAN PRODUCTS



## GROSS LOAN MOVEMENT



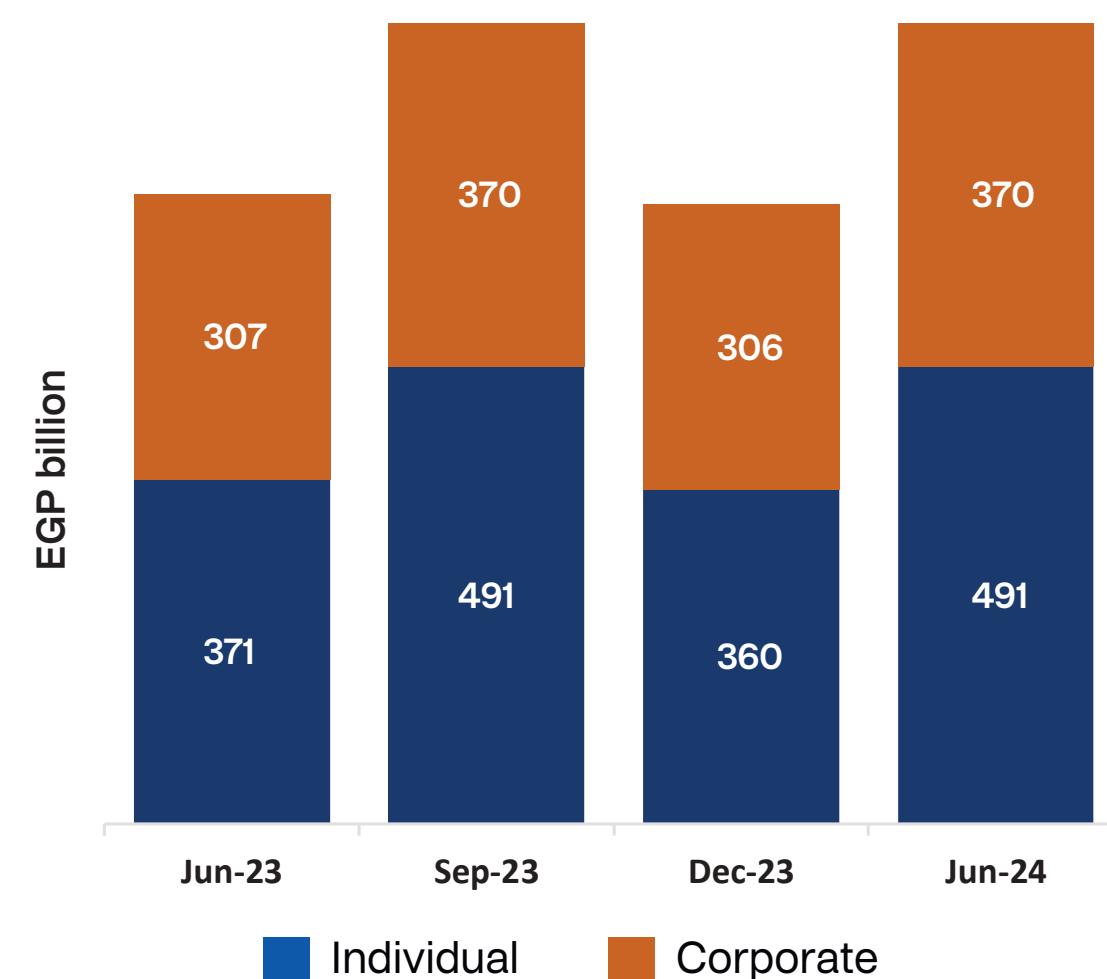
## GROSS LOANS



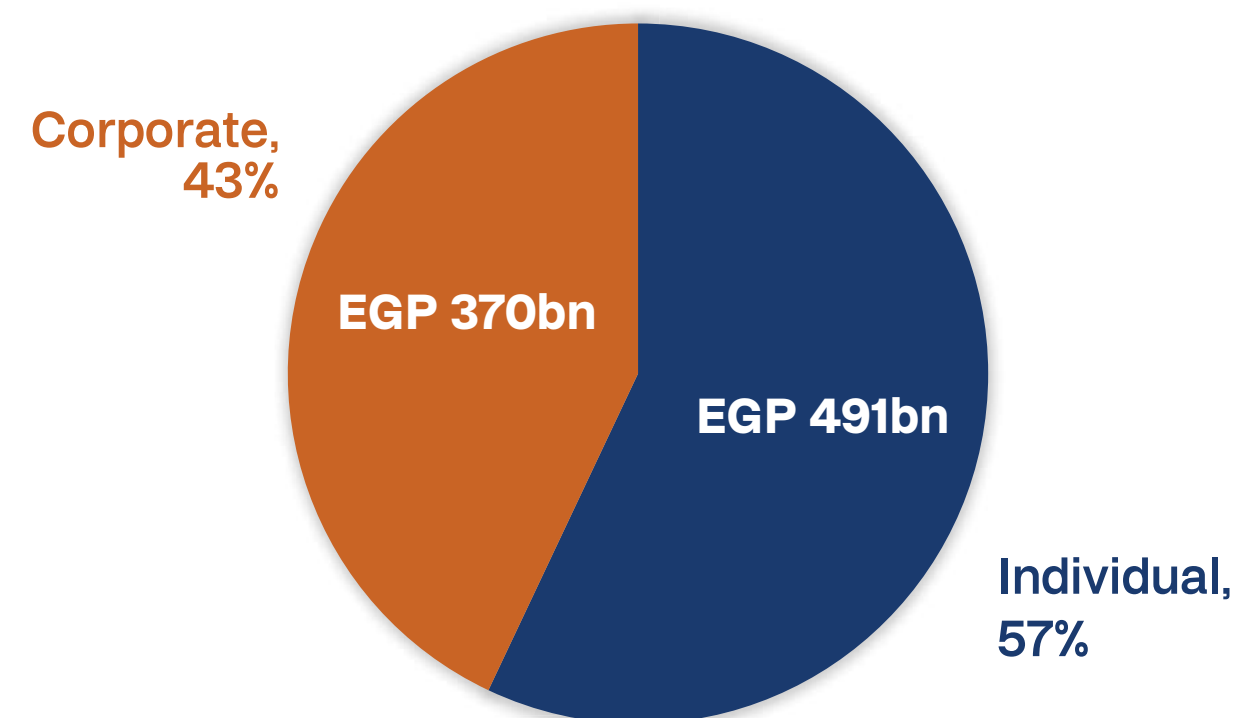


# CUSTOMERS' DEPOSITS

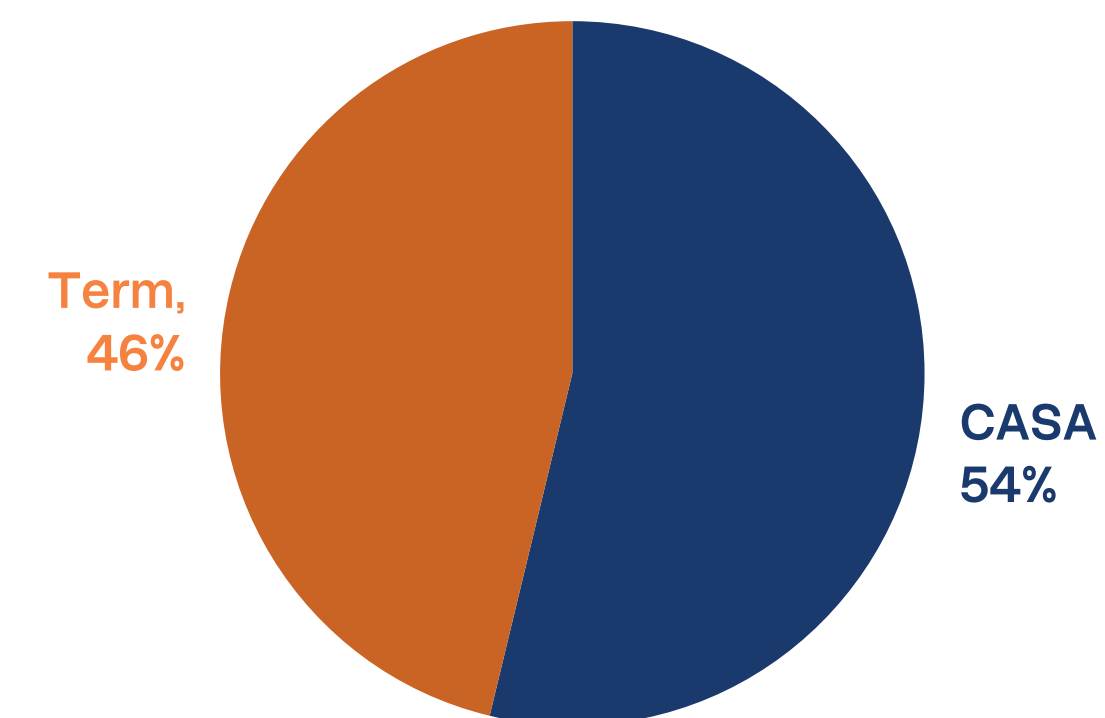
DEPOSITS



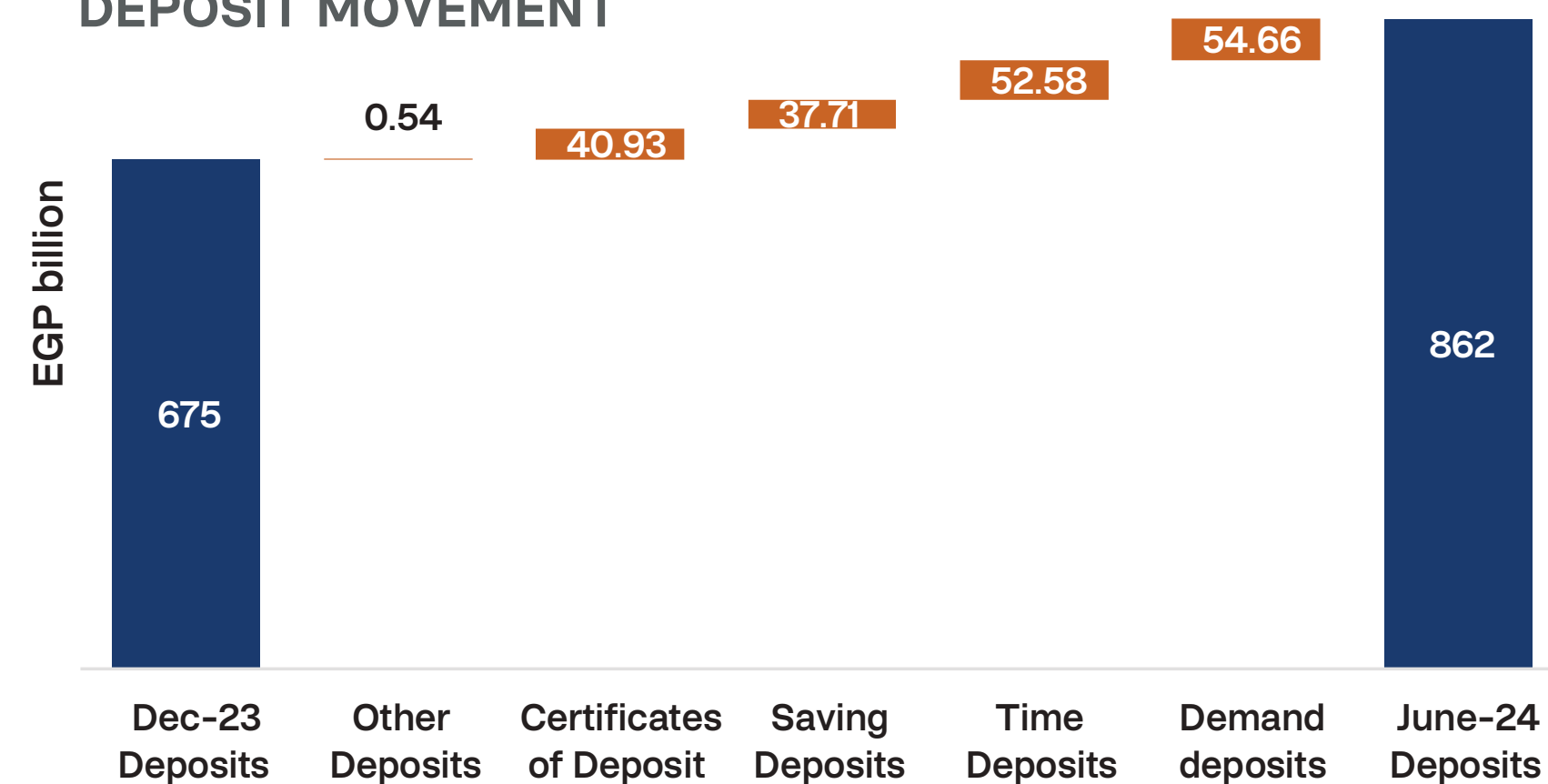
JUNE-24 DEPOSIT COMPOSITION



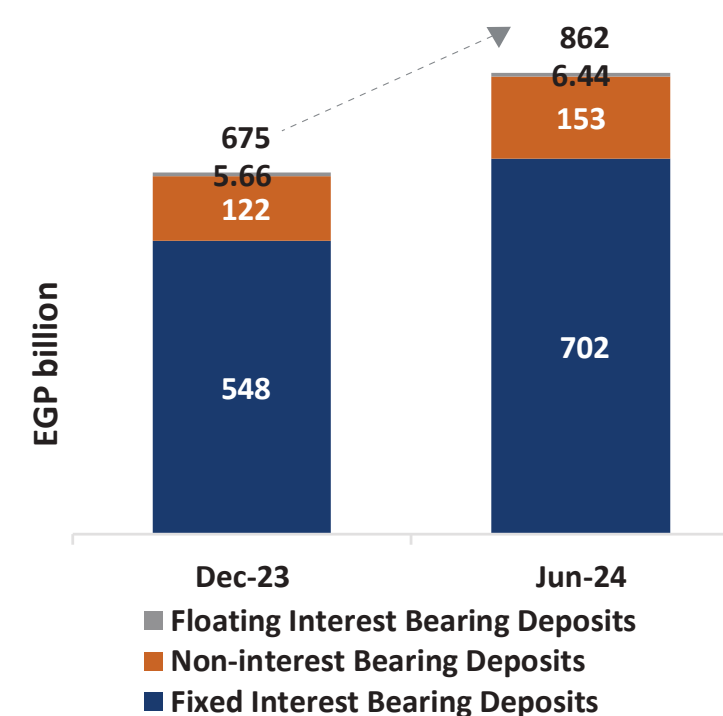
JUNE-24 DEPOSIT BREAKDOWN BY TENOR



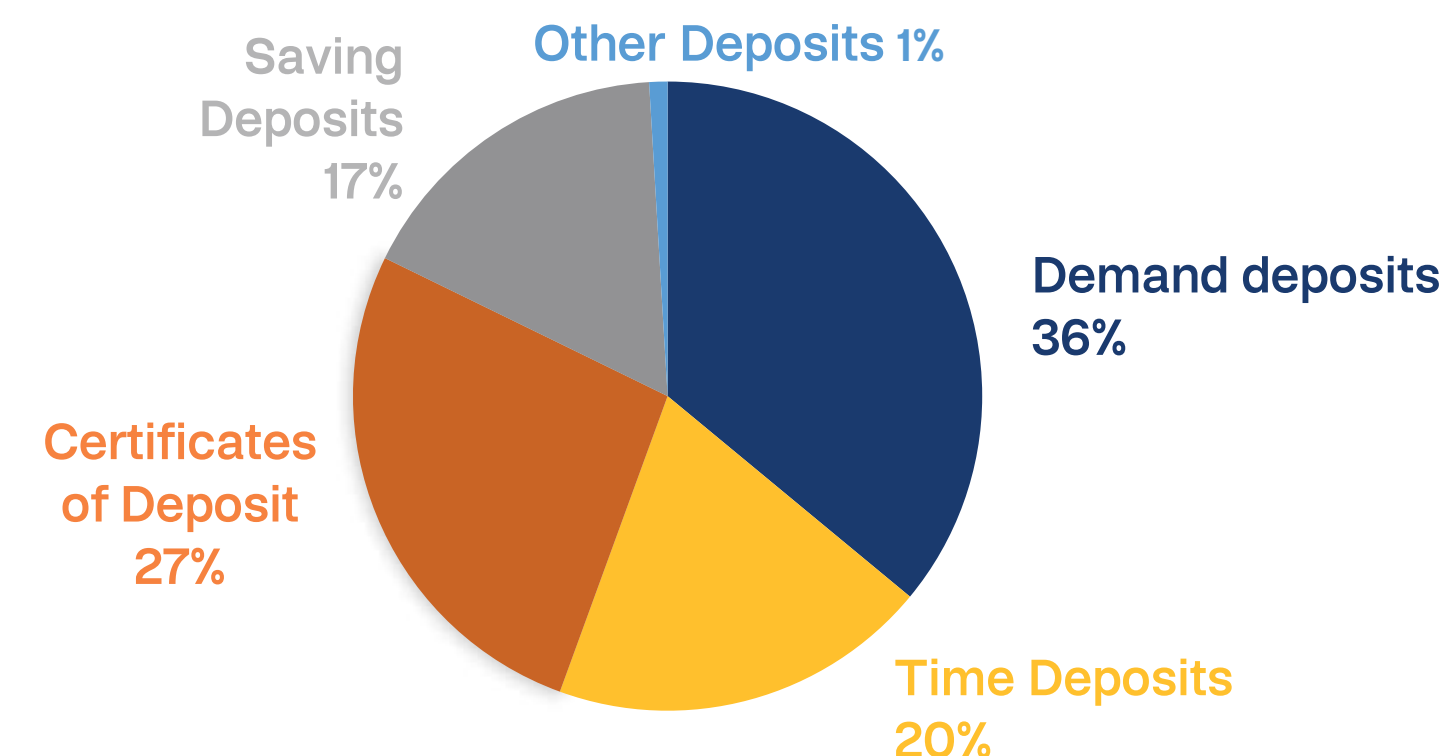
DEPOSIT MOVEMENT



DEPOSITS BREAKDOWN BY INTEREST NATURE



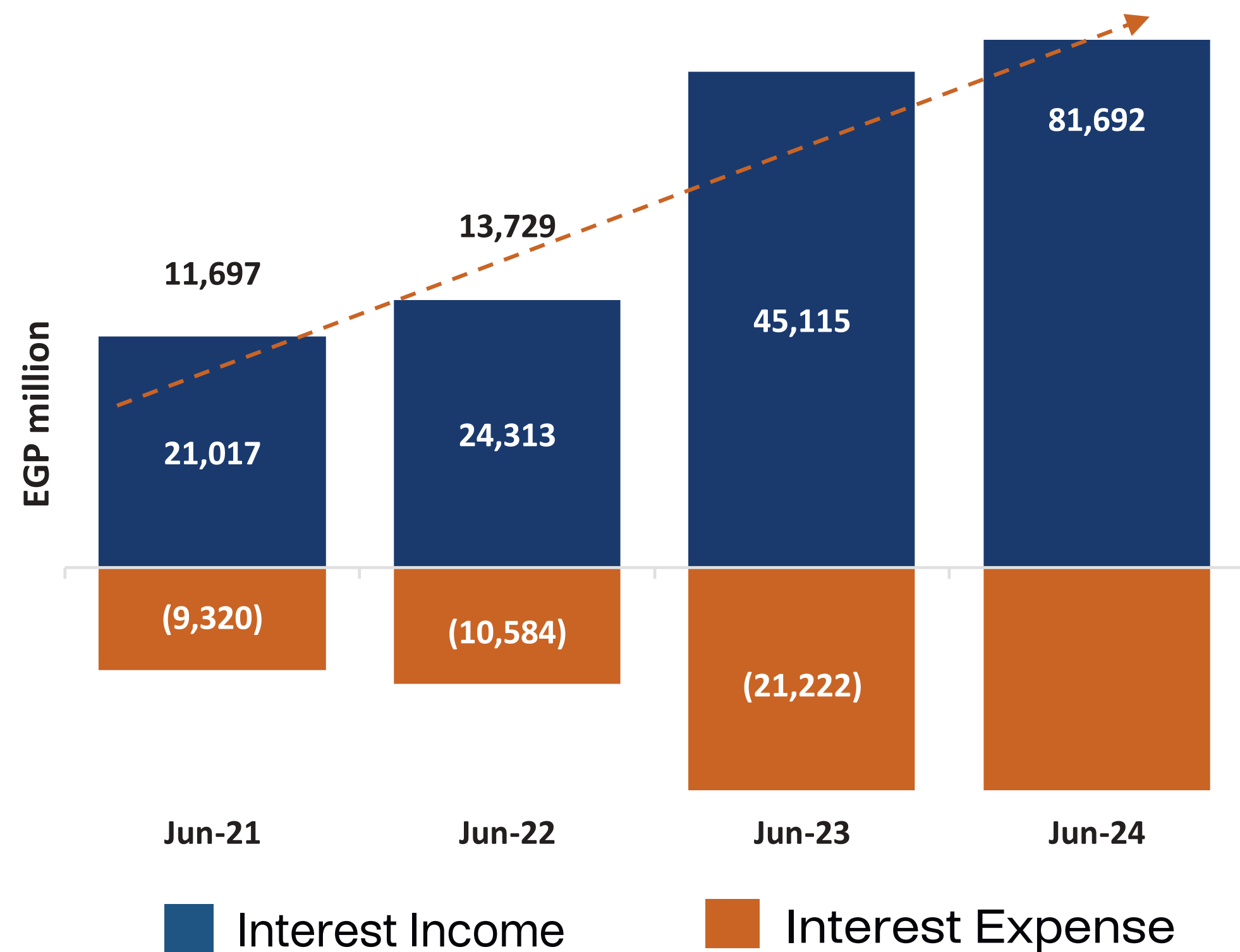
JUNE-24 DEPOSIT BREAKDOWN BY PRODUCT



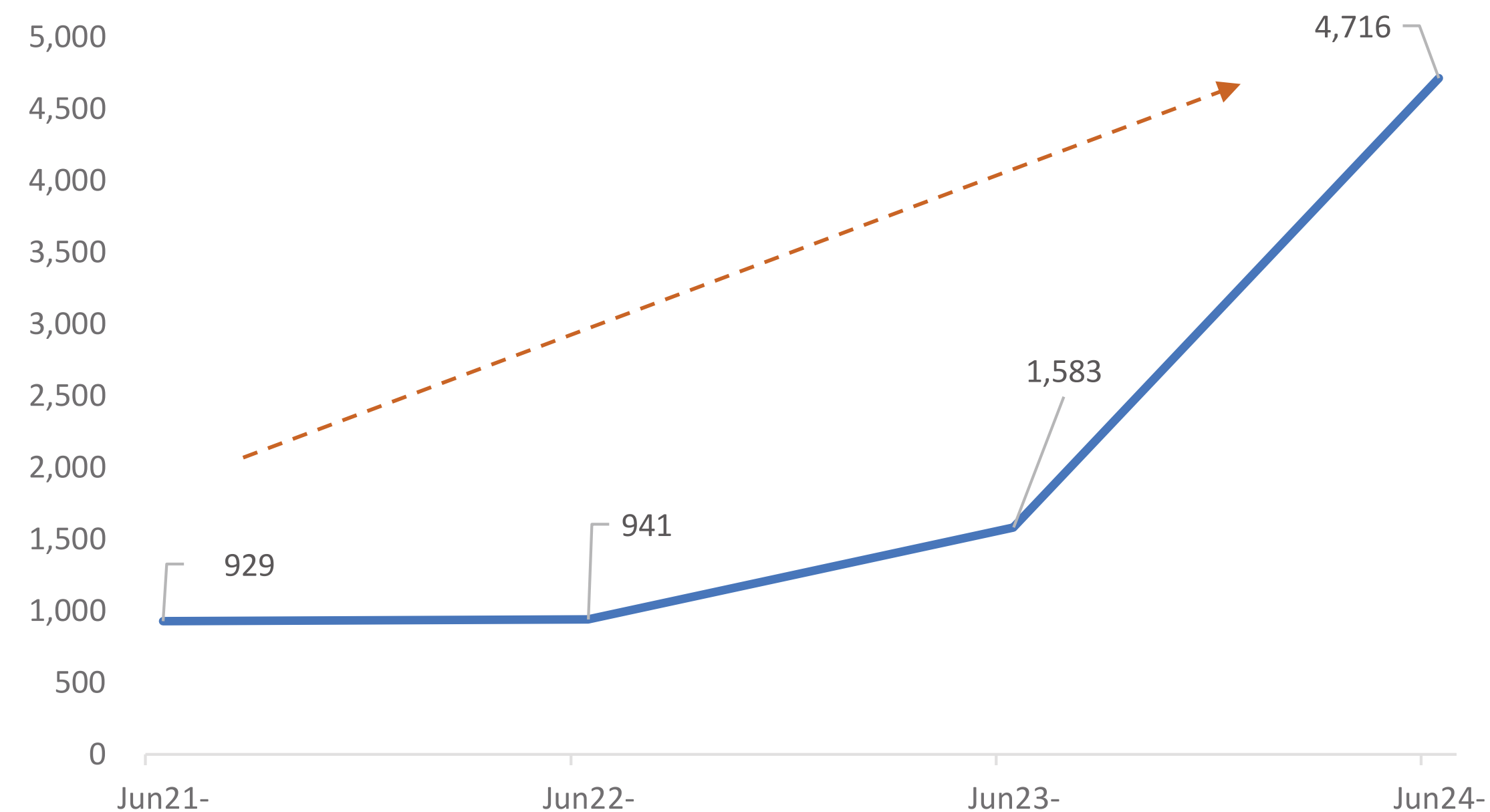


# NET INTEREST INCOME/NON-INTEREST INCOME

NET INTEREST INCOME



NON-INTEREST INCOME

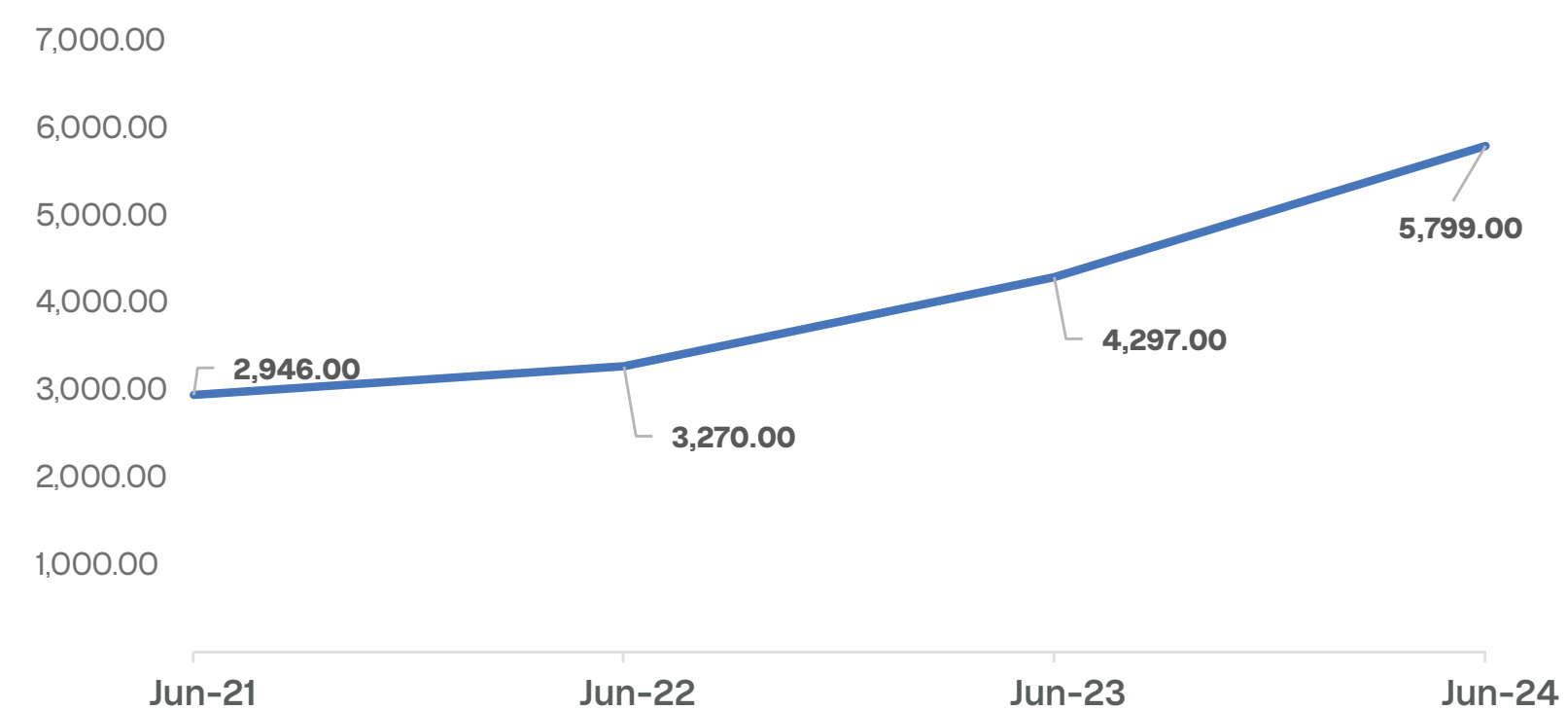




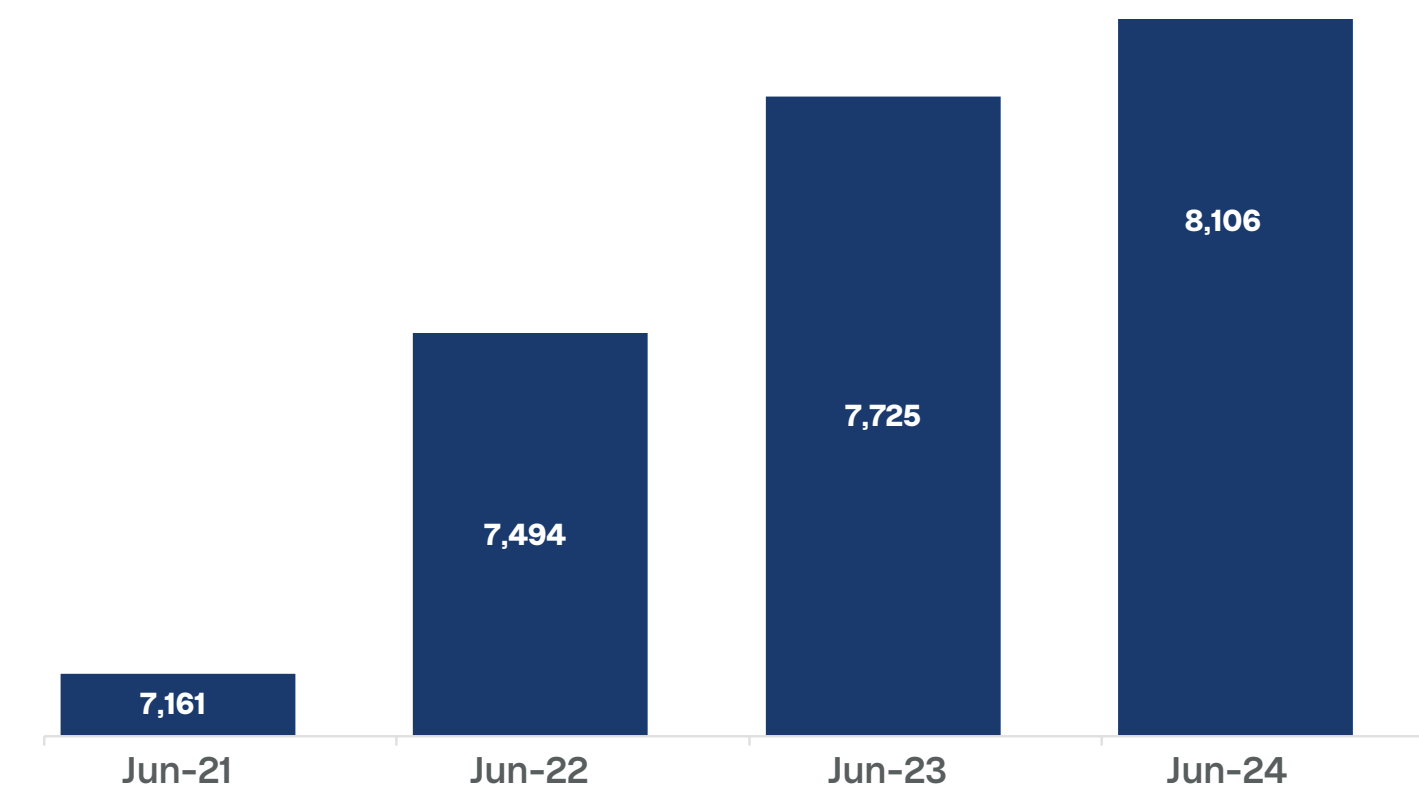


# COST EFFICIENCY

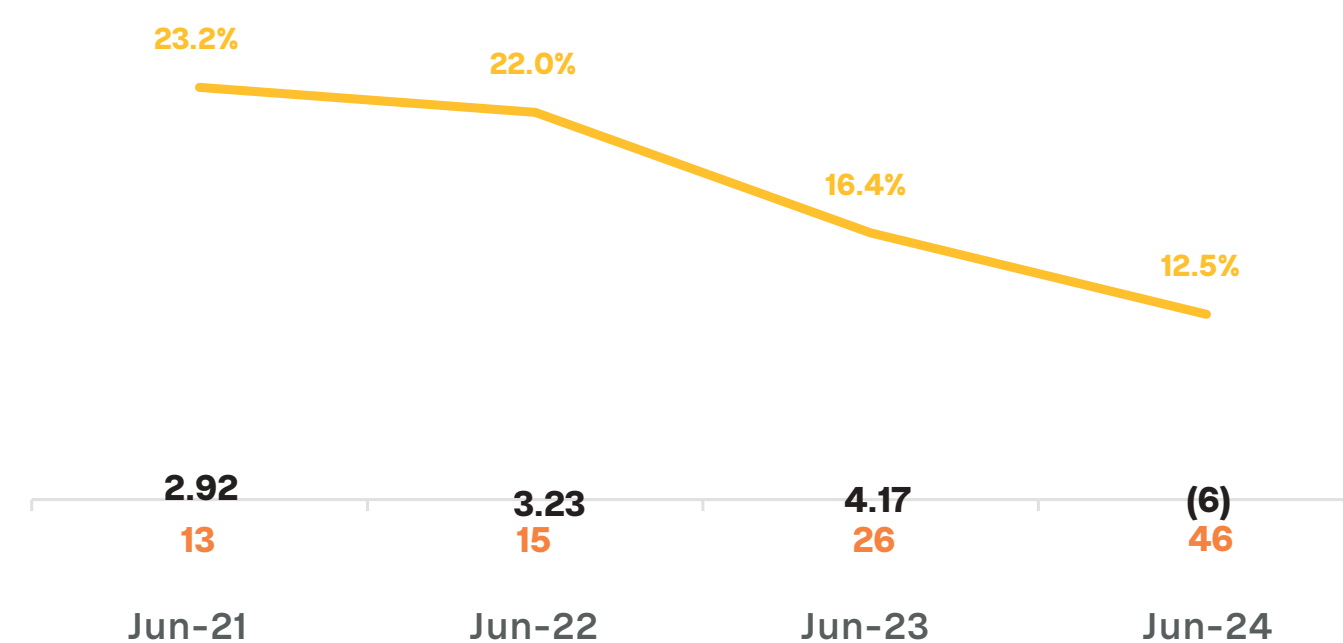
## NON-INTEREST EXPENSES



## HEADCOUNT



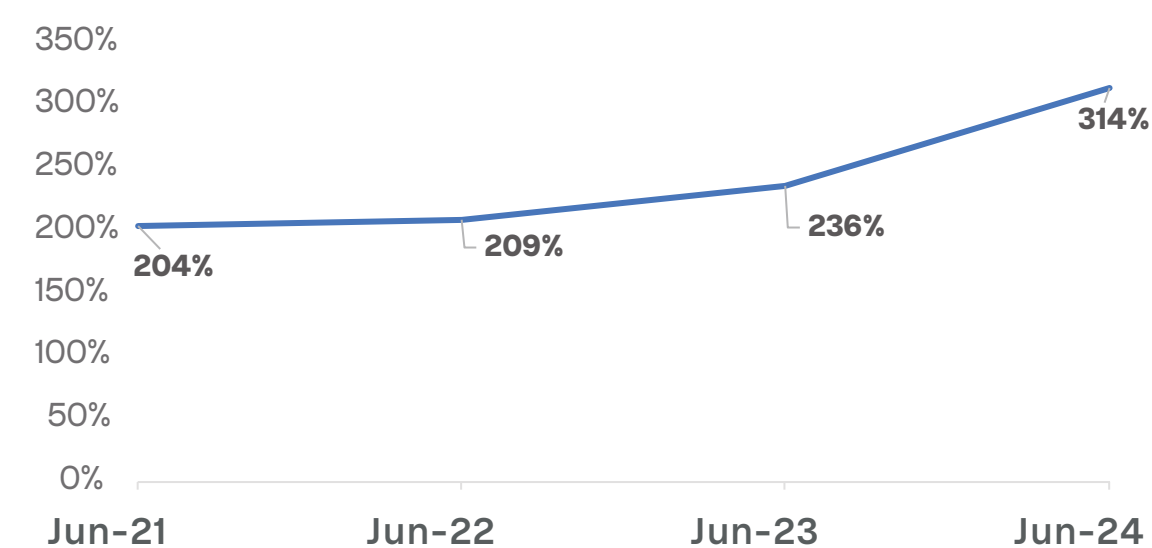
## COST EFFICIENCY



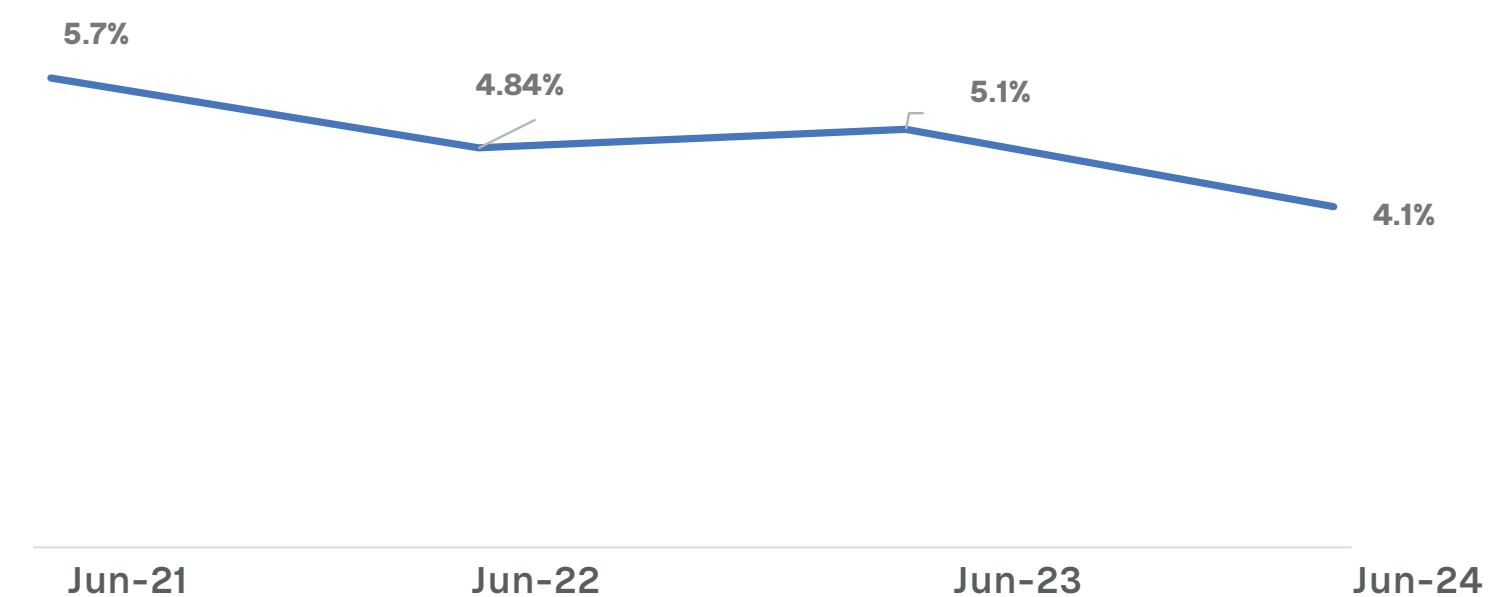


# PROVISIONS AND COVERAGE

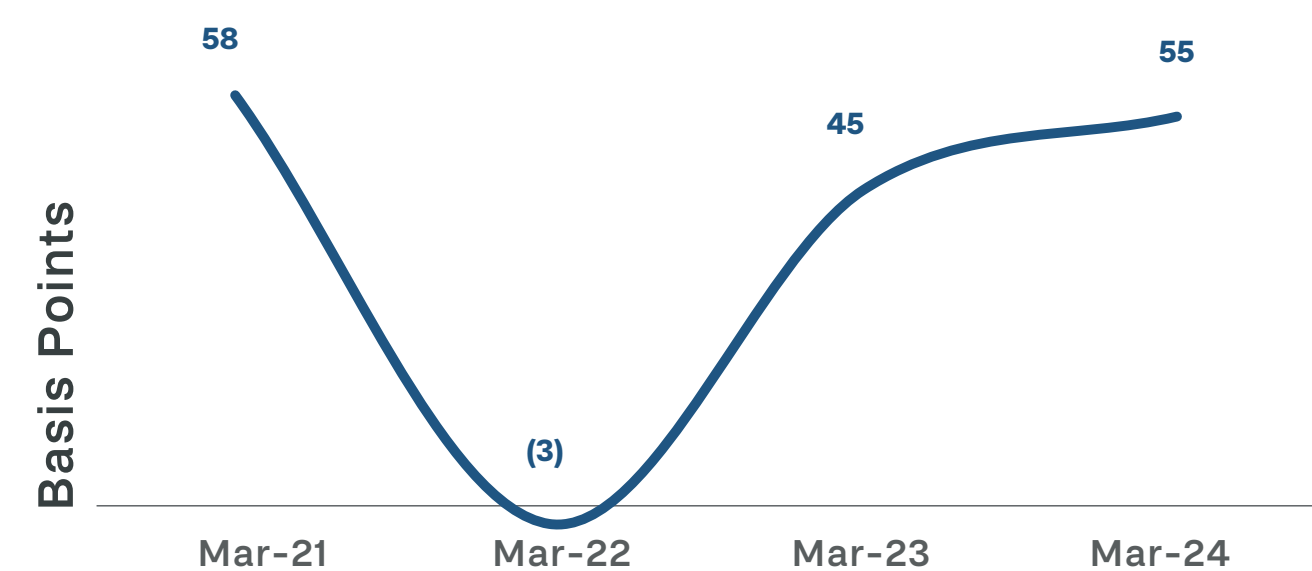
## NPL COVERAGE RATIO



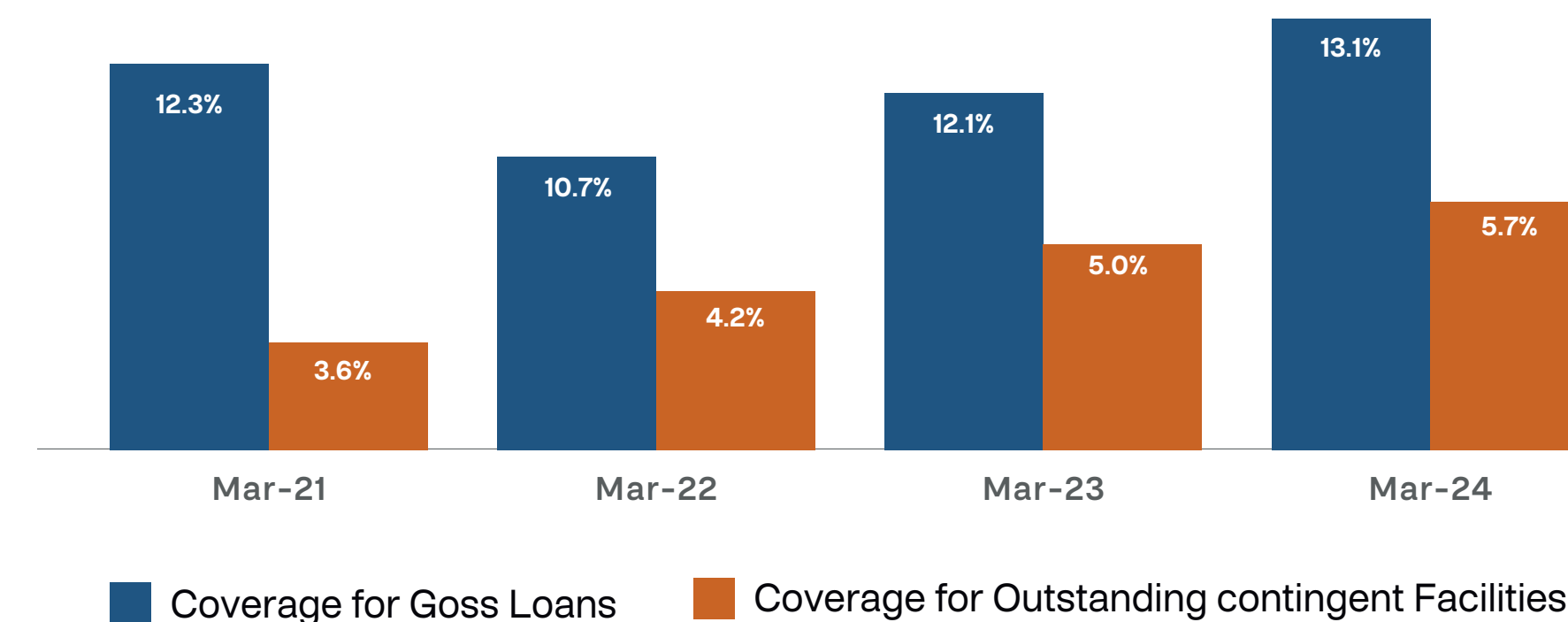
## NPL RATIO



## COST OF RISK FOR DIRECT FACILITIES



## DIRECT & OFF BALANCE SHEET BALANCE COVERAGE

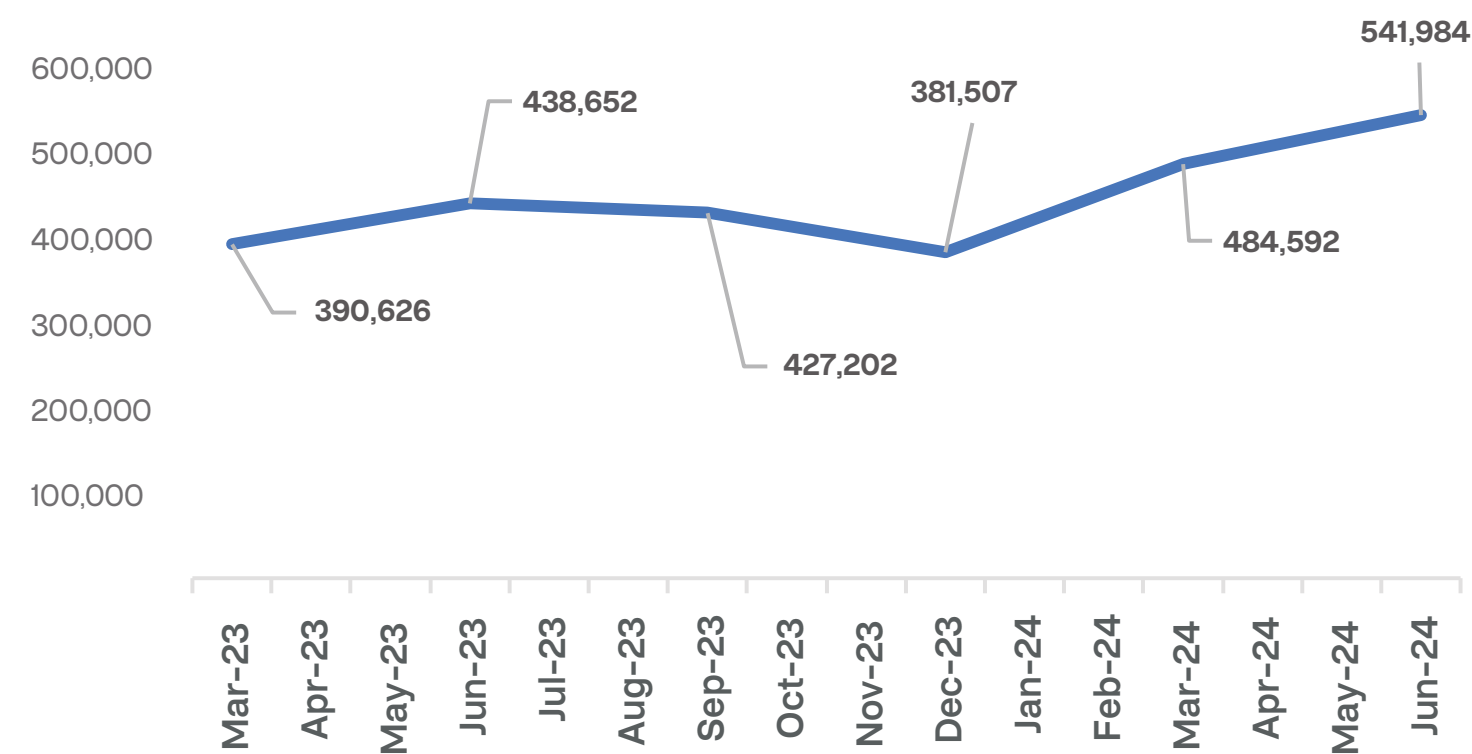




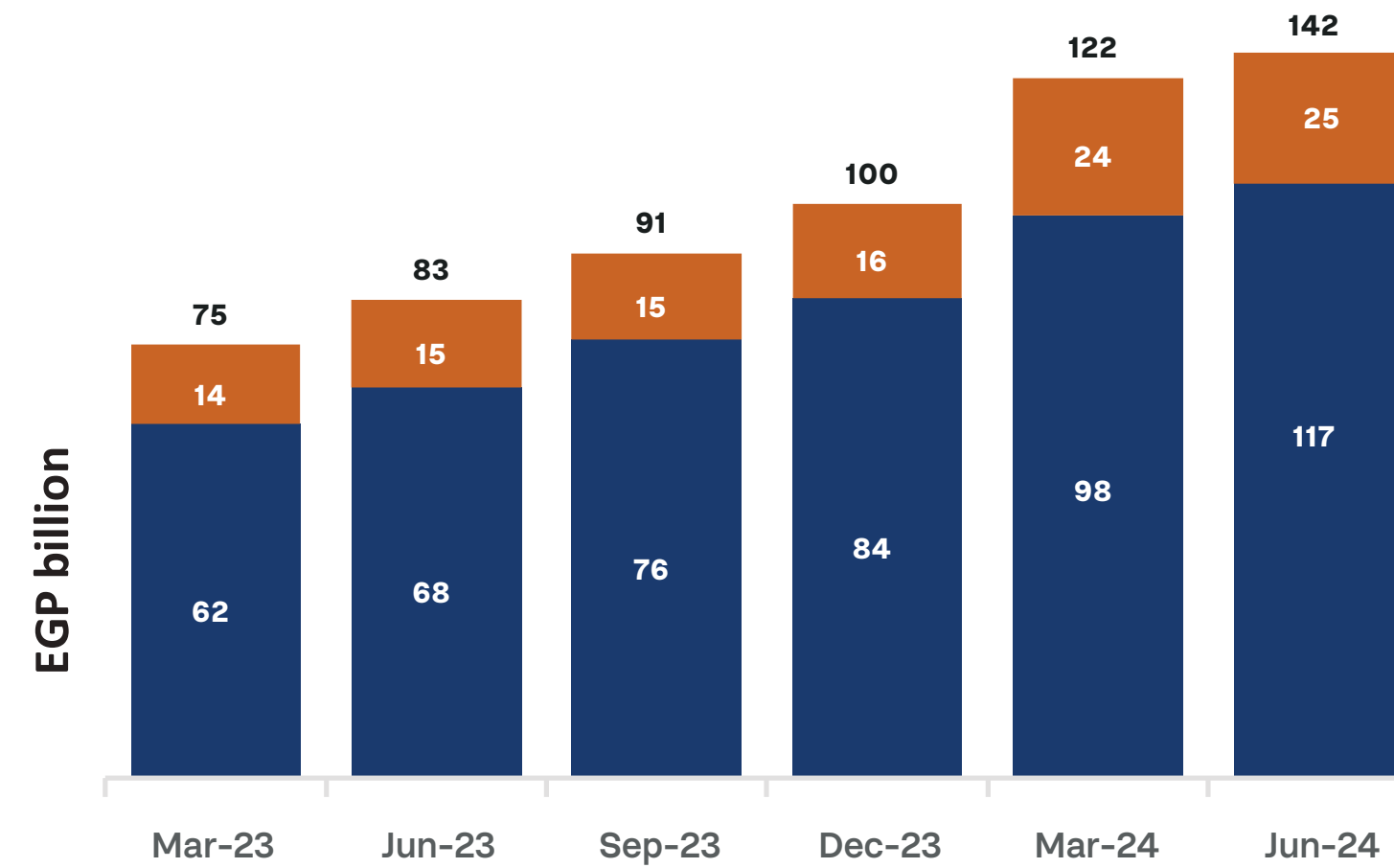


# CAPITAL AND LIQUIDITY

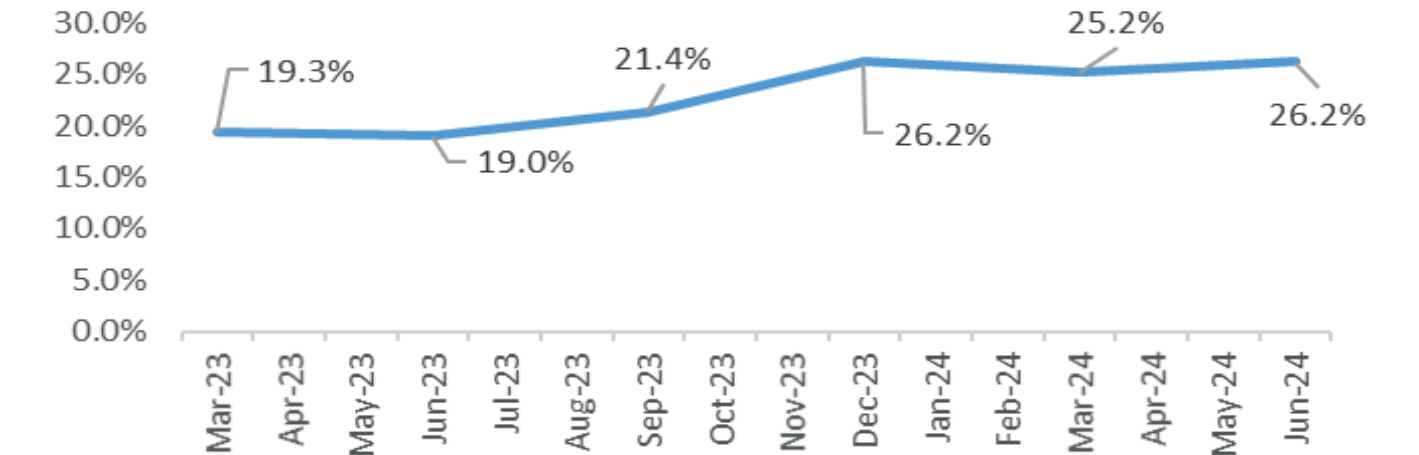
## RISK-WEIGHTED ASSETS



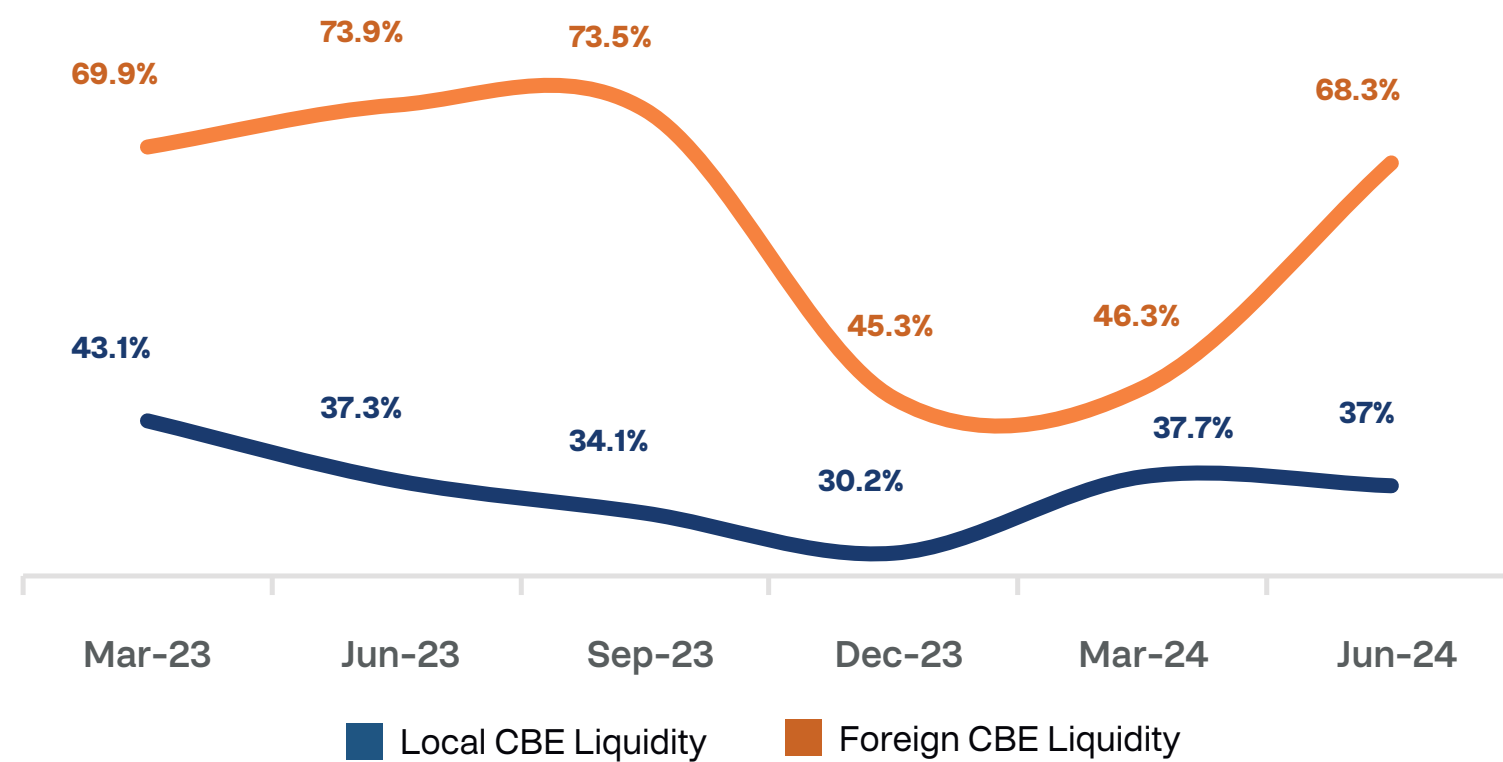
## CAPITAL BASE



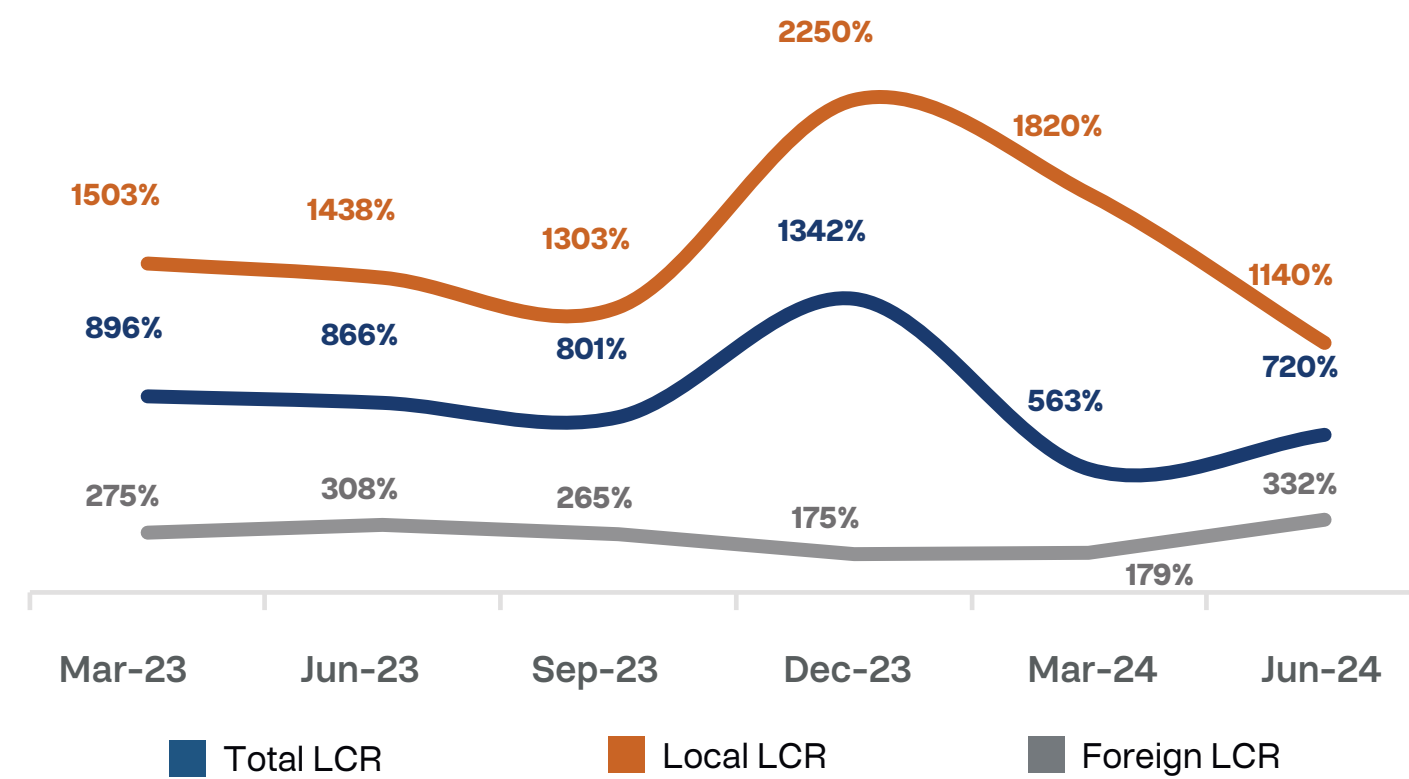
## CAPITAL ADEQUACY RATIO



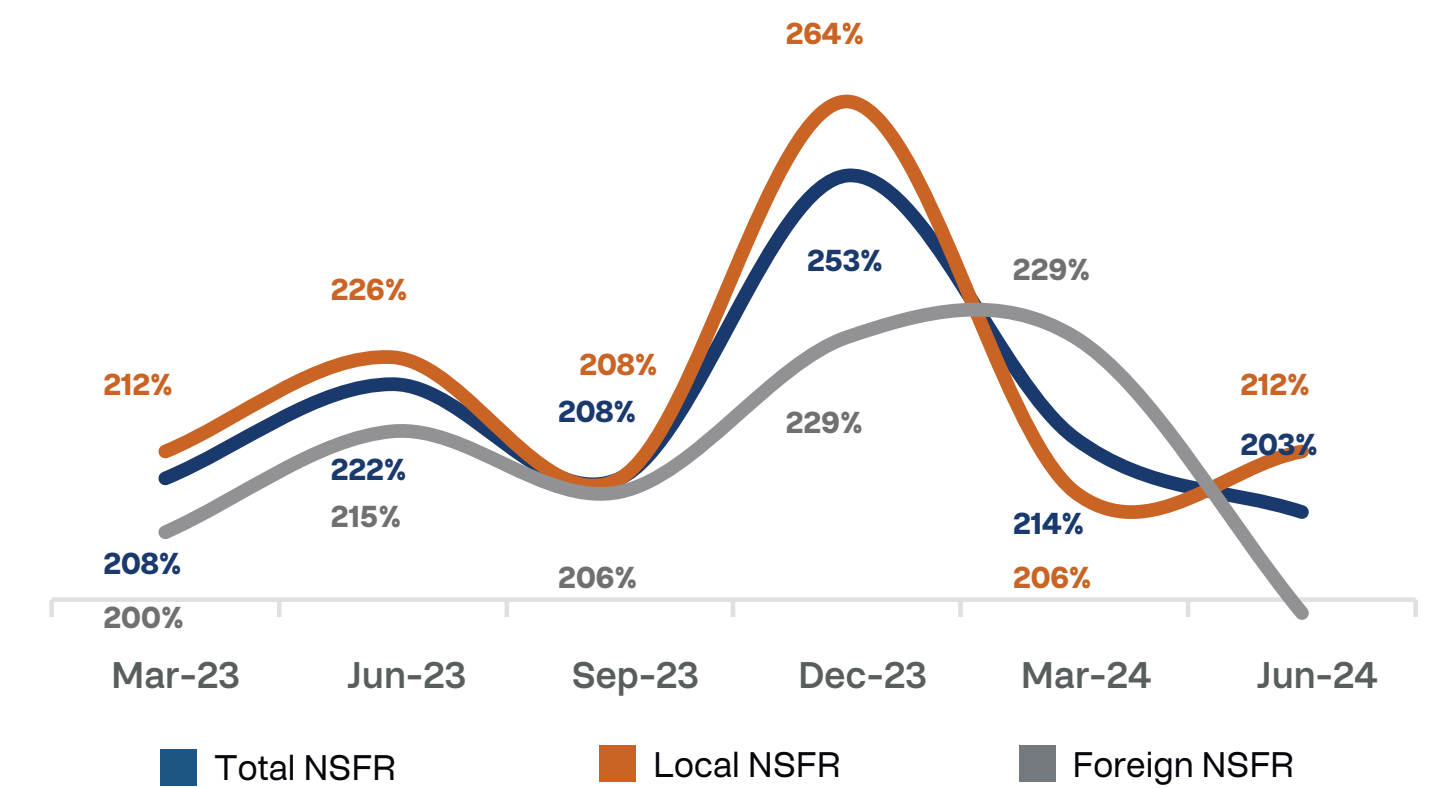
## CBE LIQUIDITY



## LCR



## NSFR

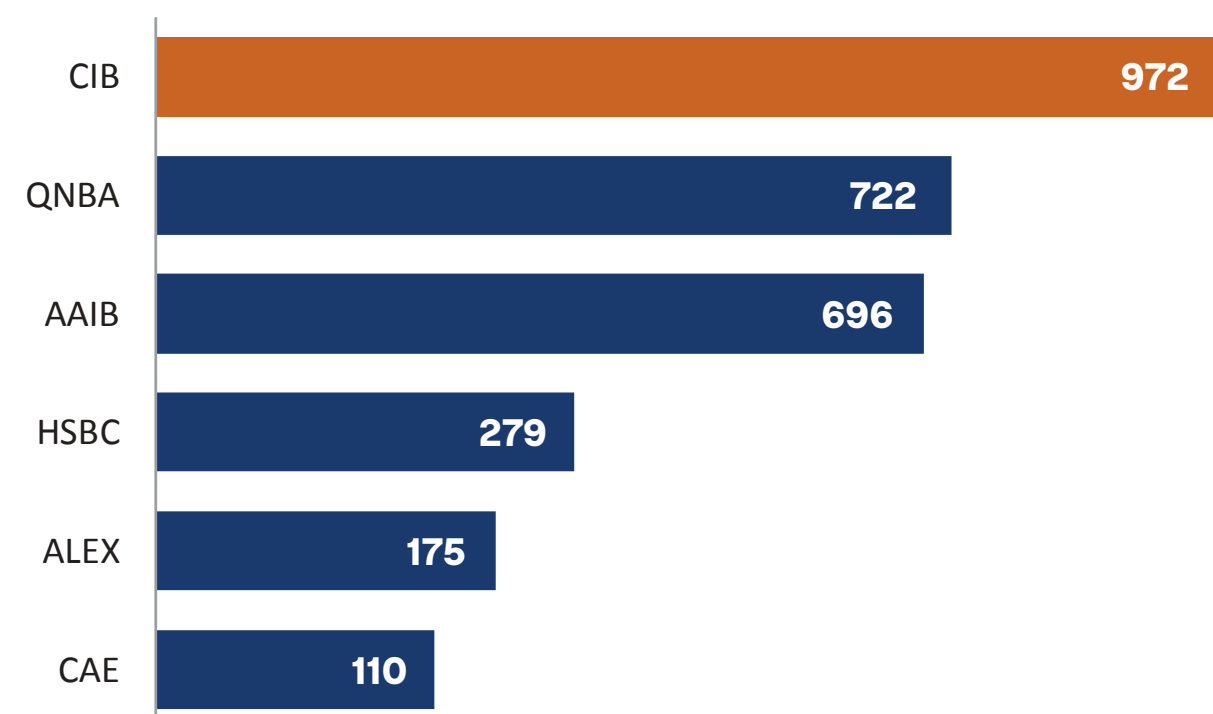




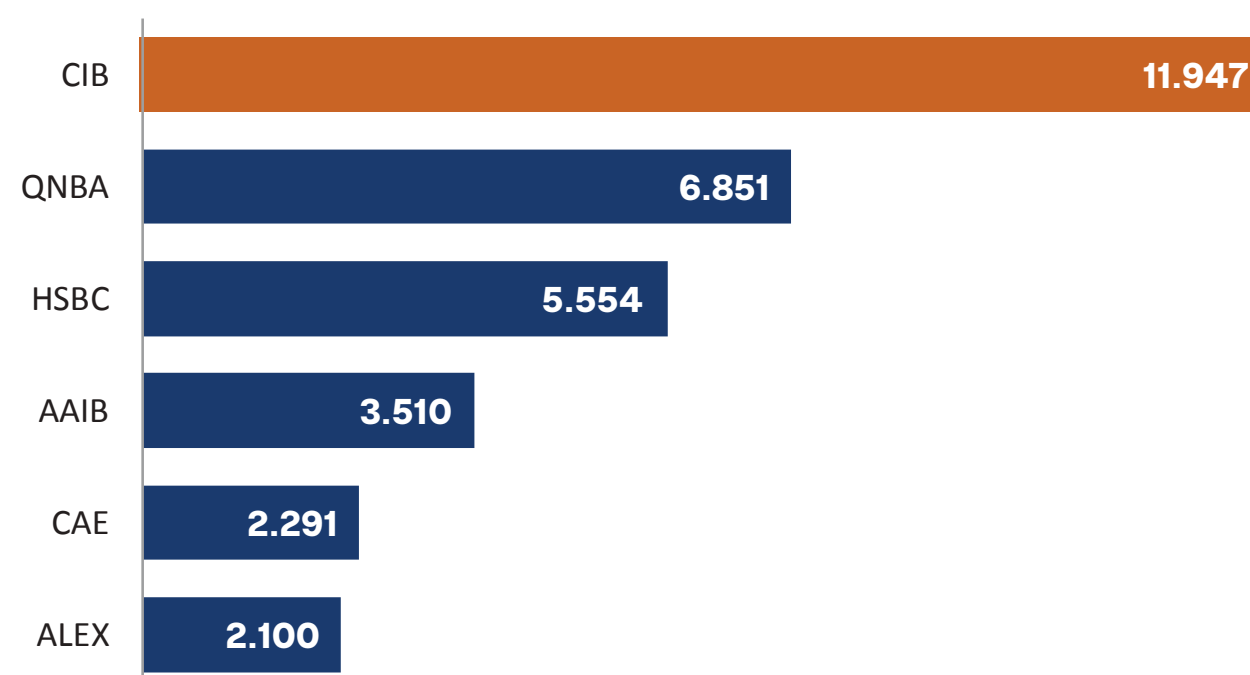
# POSITION AMONG PEERS\*

## Total Assets

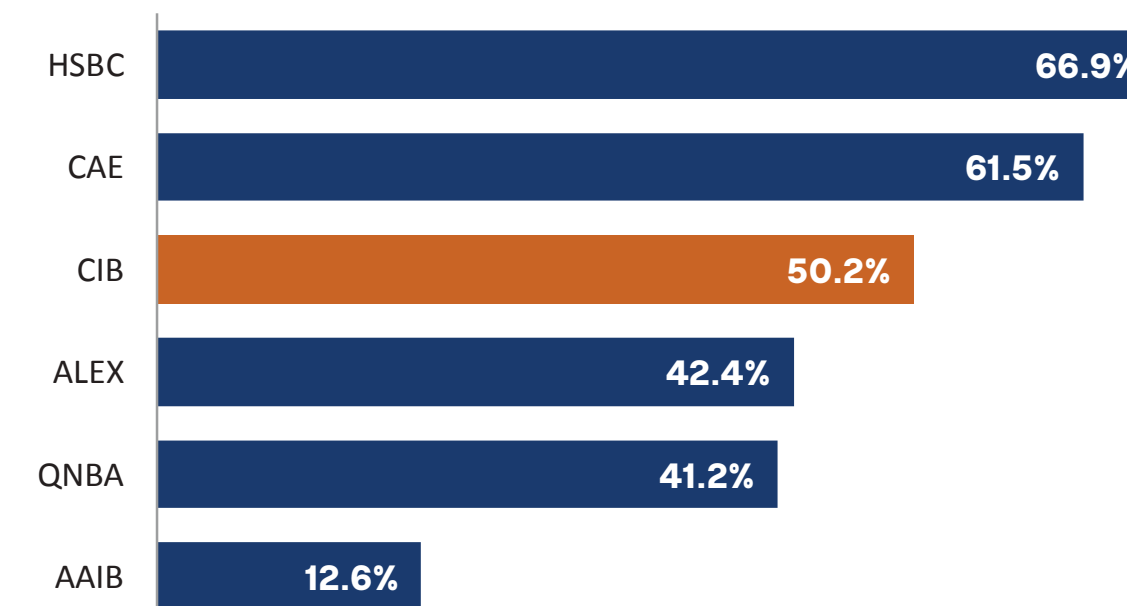
EGP Billions



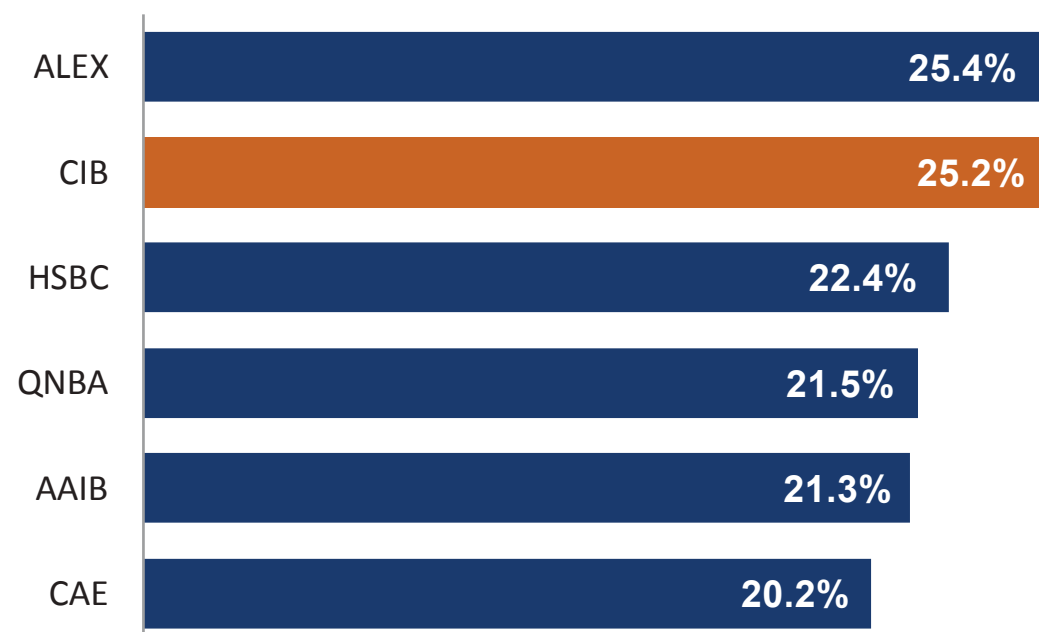
## Net Income



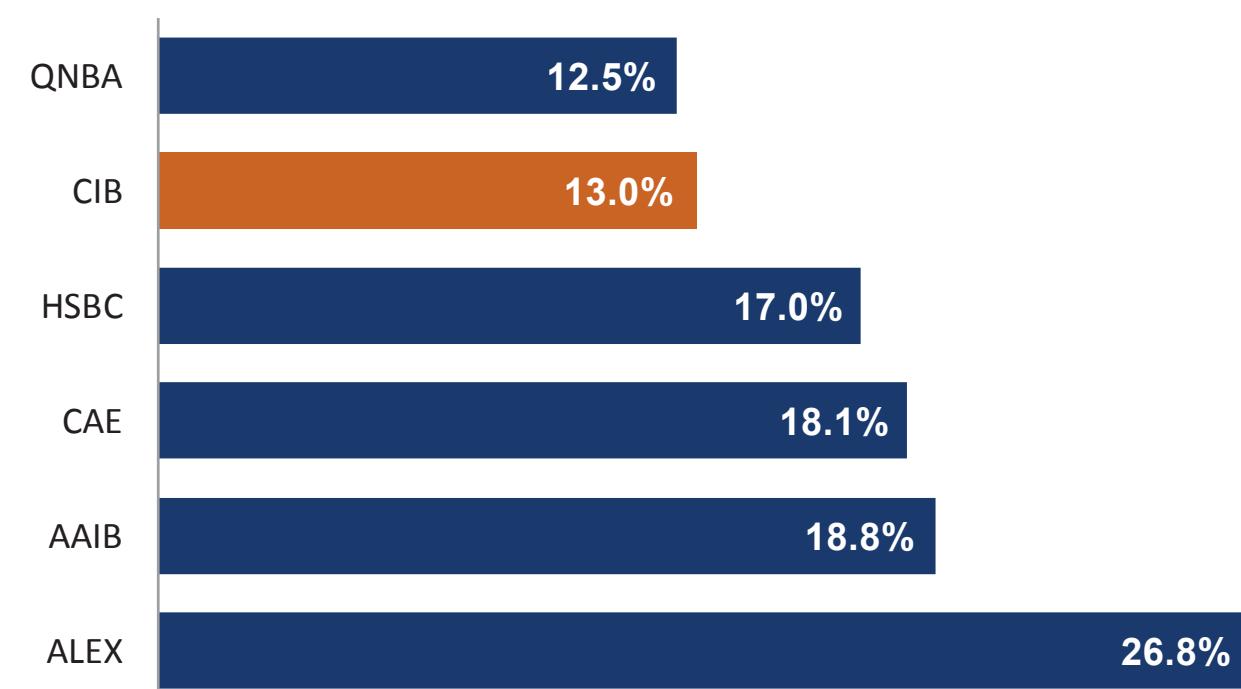
## ROAE



## Capital Adequacy



## Cost to Income

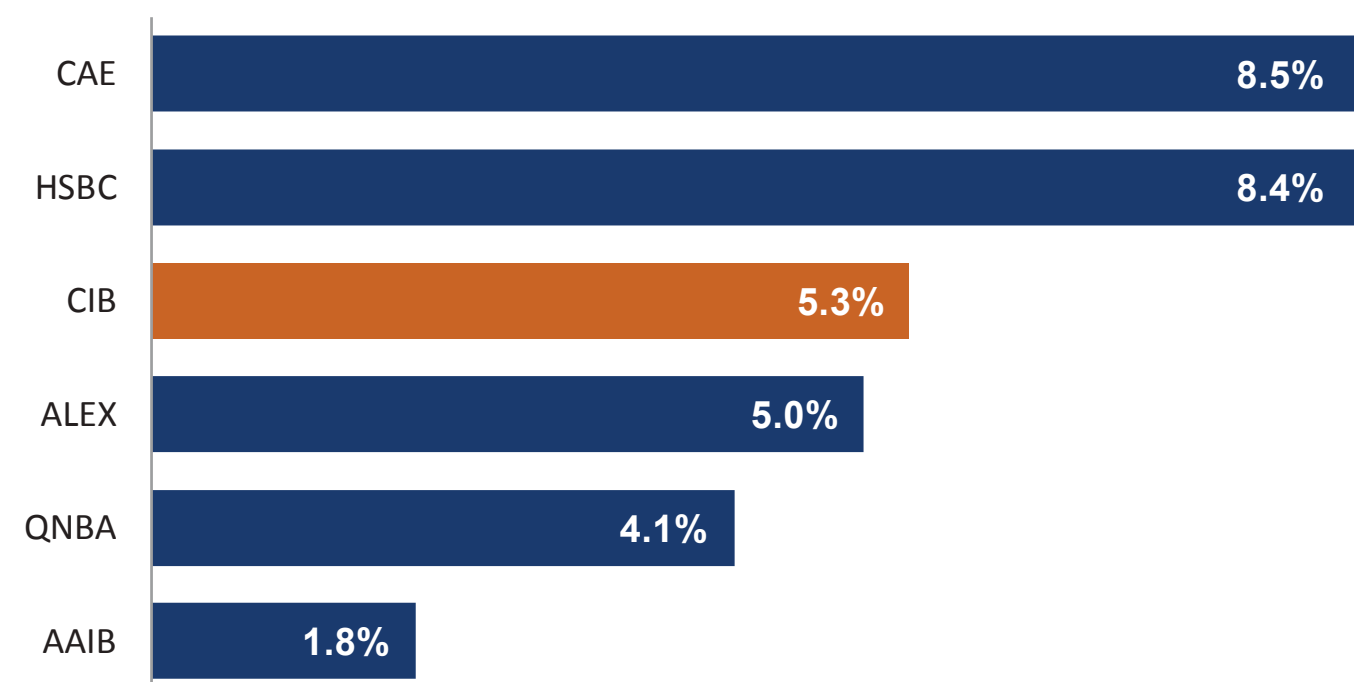




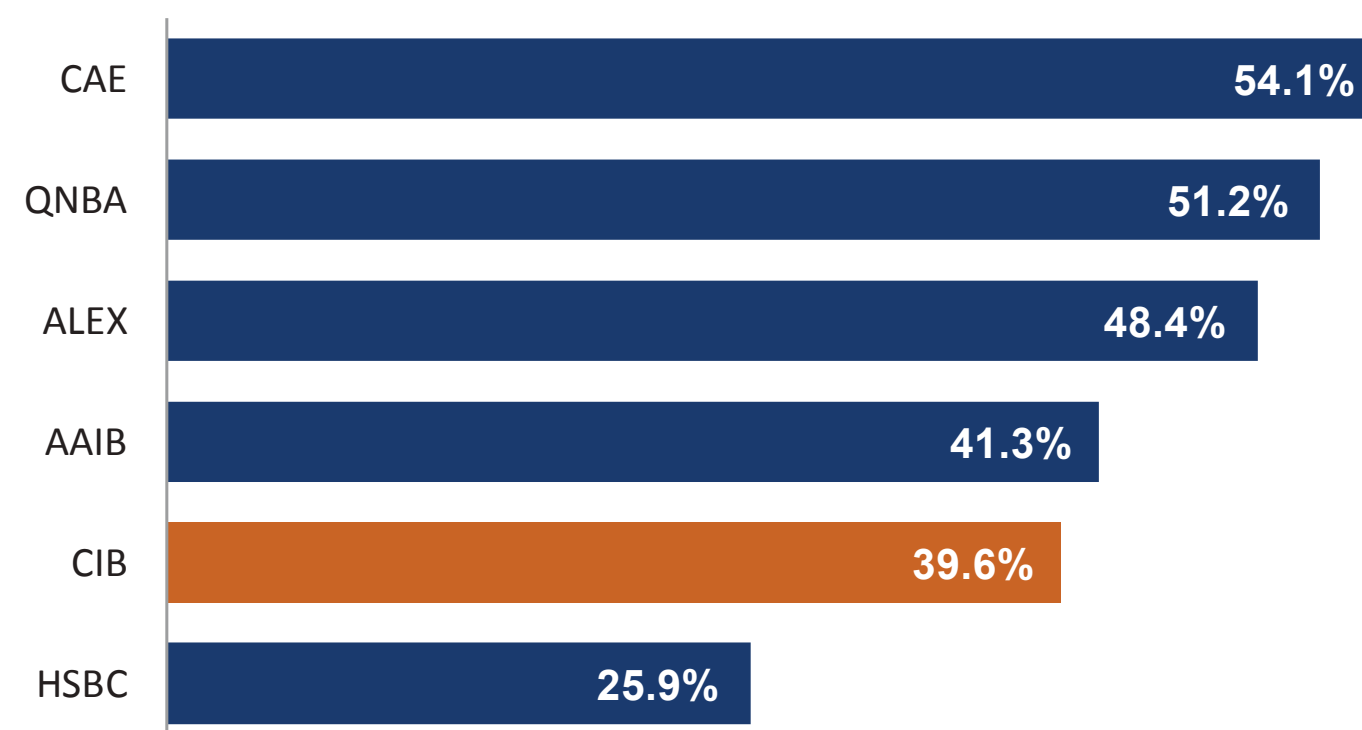


# POSITION AMONG PEERS\*

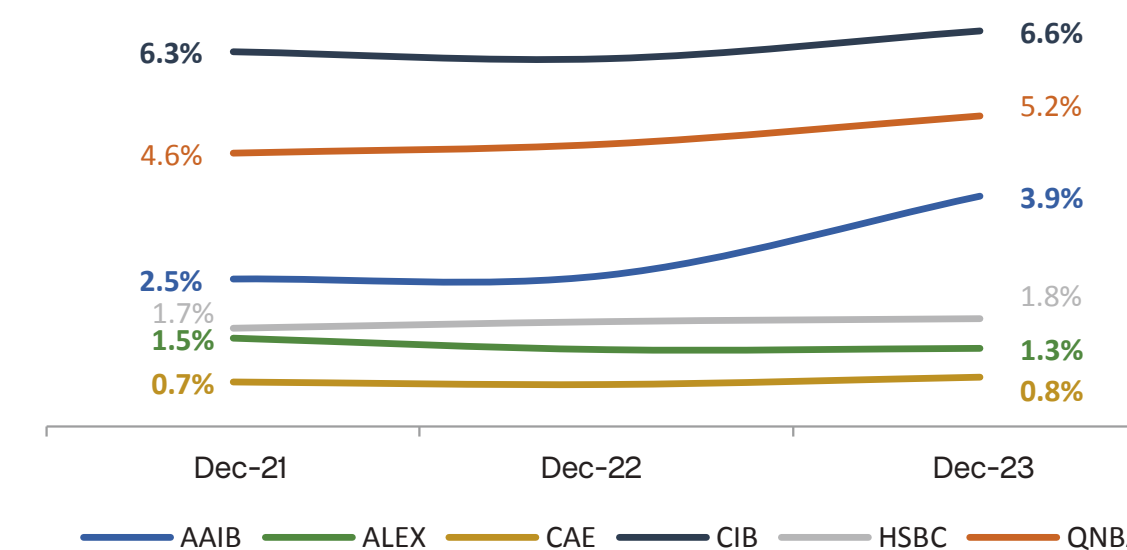
## ROAA



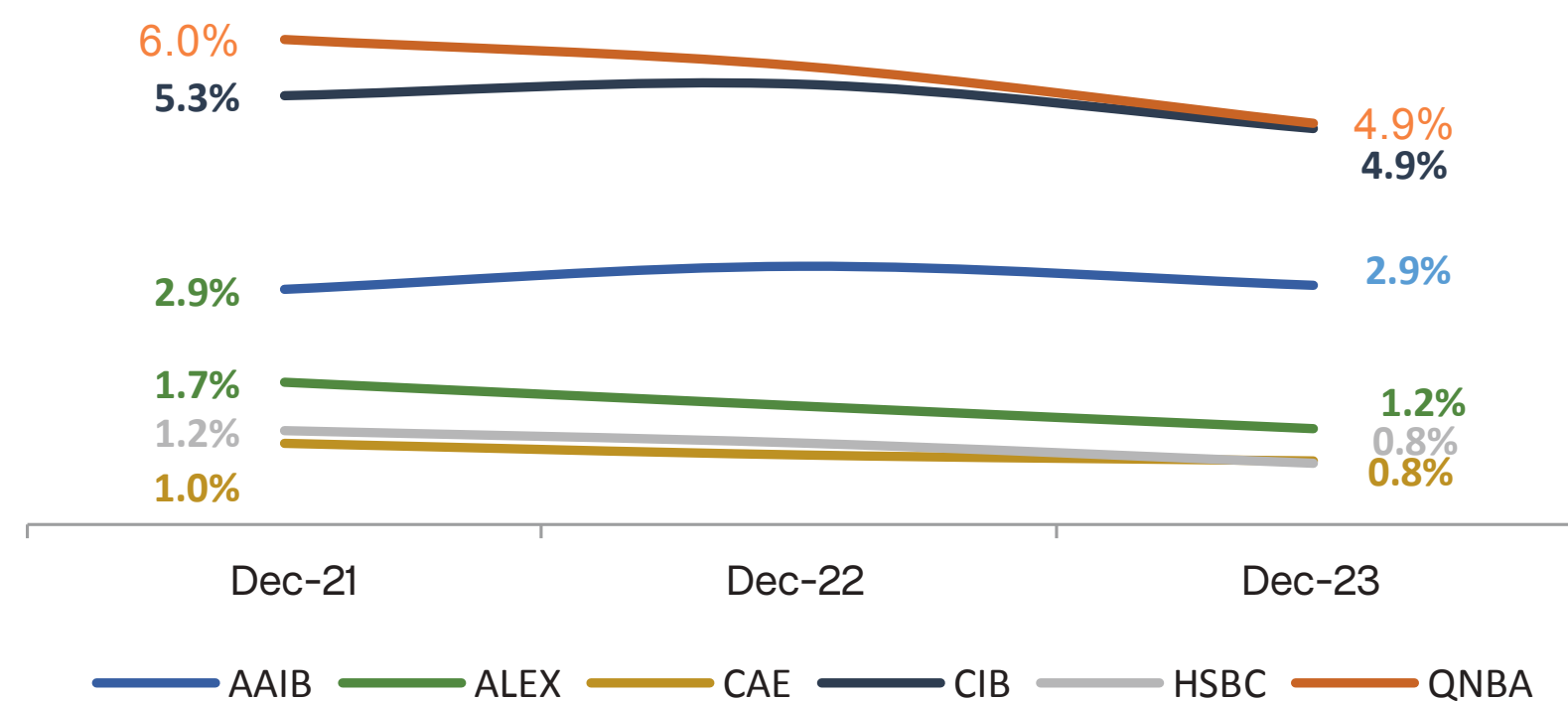
## Gross Loans to Deposits



## Deposit Market Share



## Loans Market Share





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