



Investor Relations Presentation 3Q25





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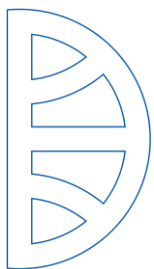




OPERATING ENVIRONMENT

01



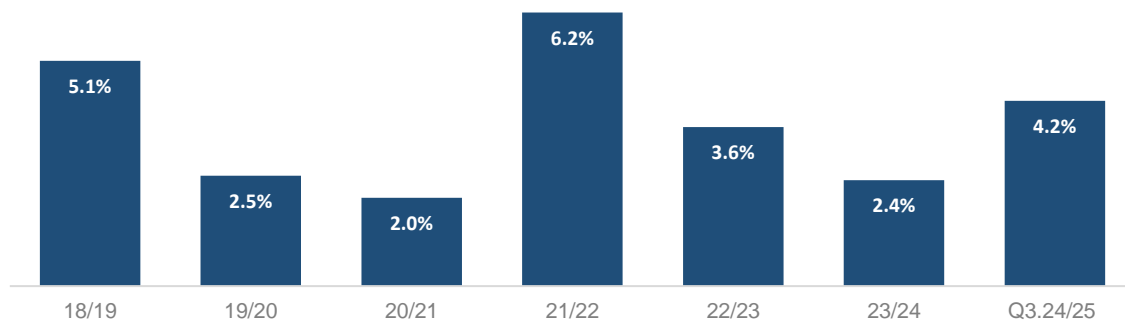


MACROECONOMIC ENVIRONMENT

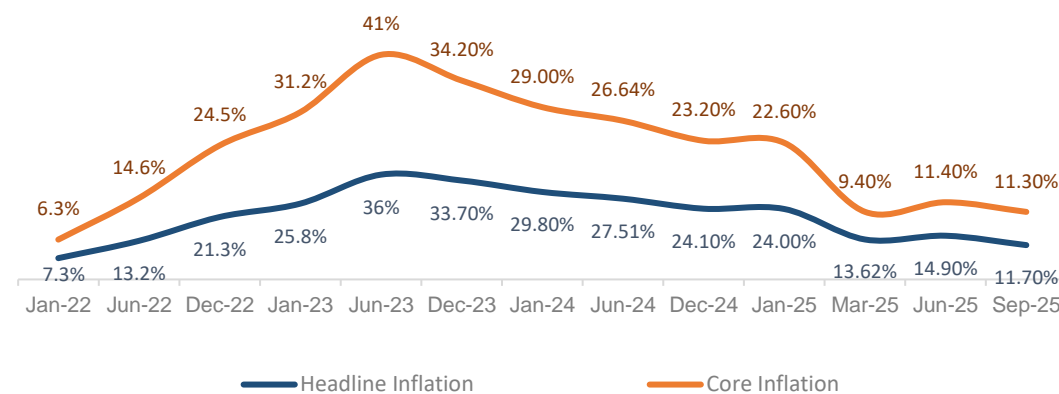
Egypt reforms, resilience and more room to bank the unbanked



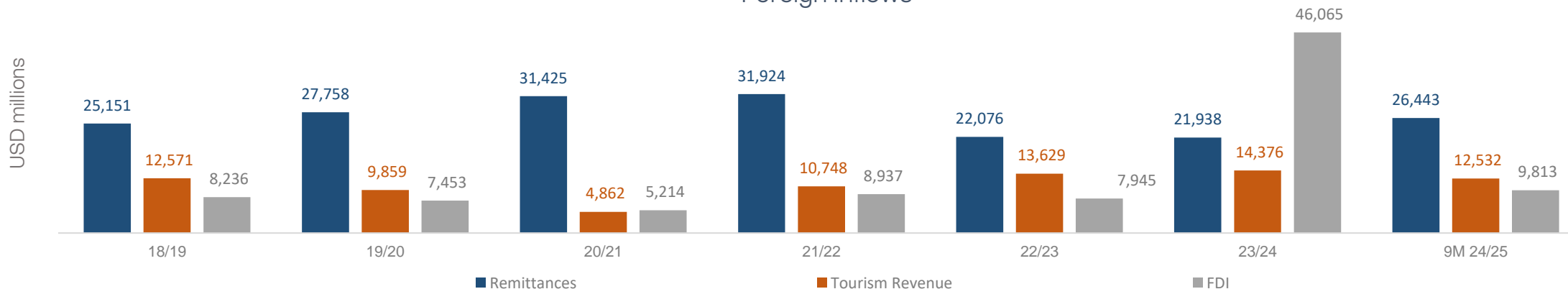
Real GDP Growth (%)



Inflation (%)



Foreign Inflows

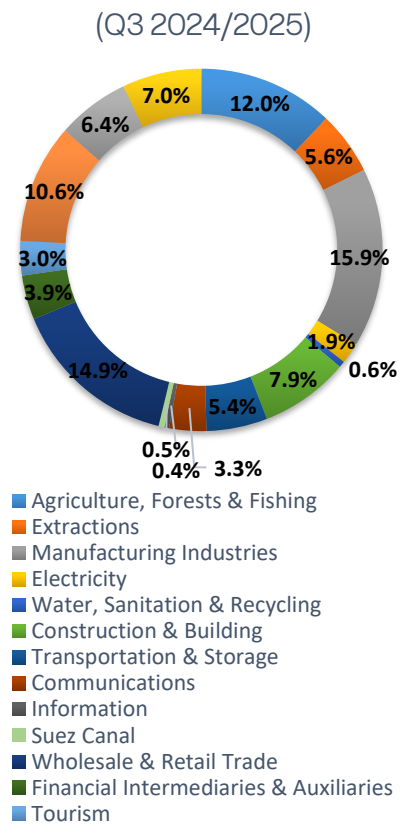




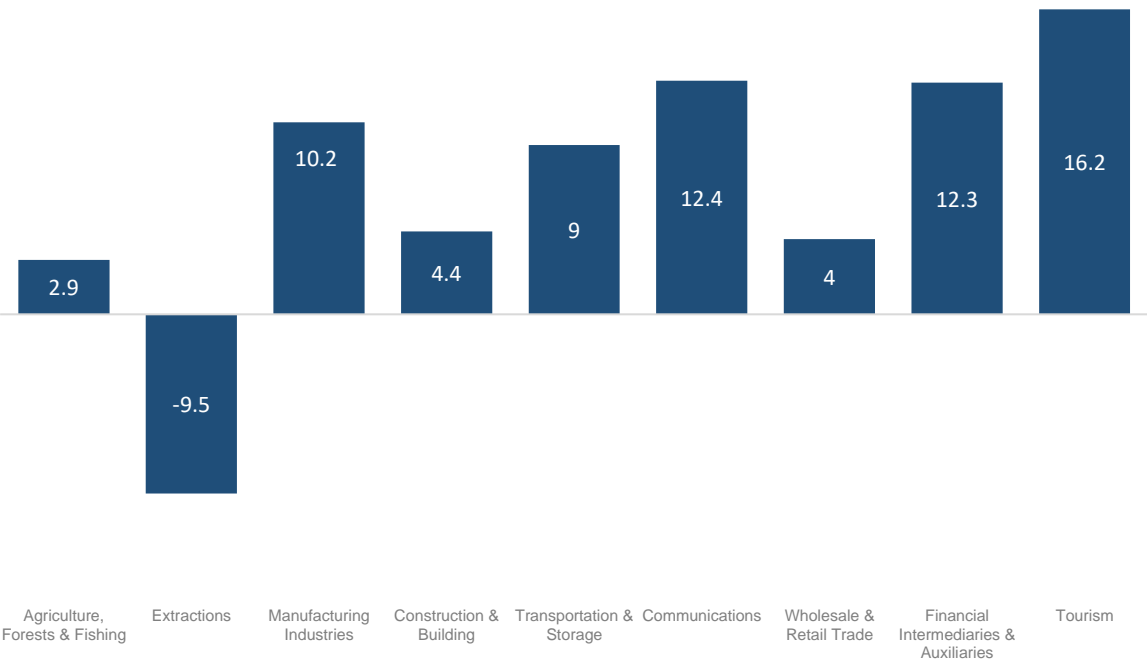
MACROECONOMIC ENVIRONMENT

A Well Diversified Economy

Economic Activity Contribution to GDP



Key Sector Growth (%) (Q3 2024/2025)



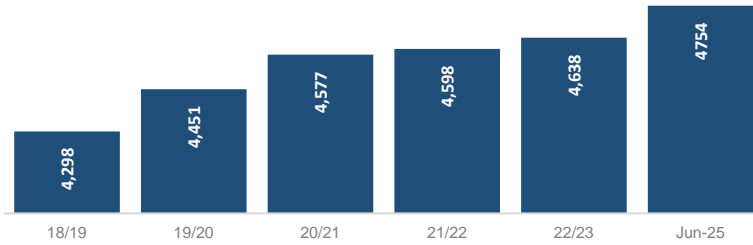


EGYPT'S BANKING SECTOR

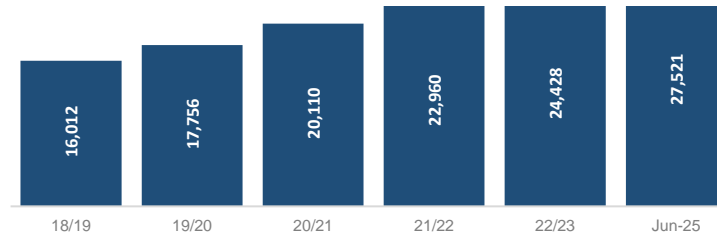
Expanding financial infrastructure creates a massive inclusion opportunity



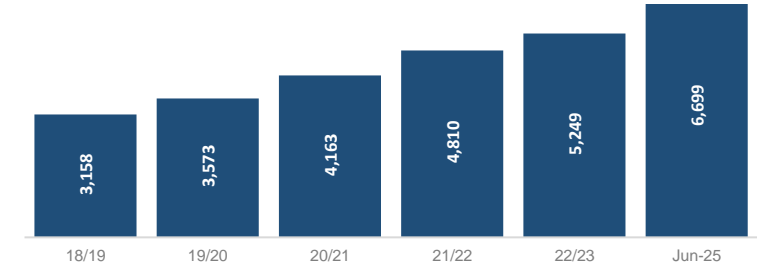
Total Branches



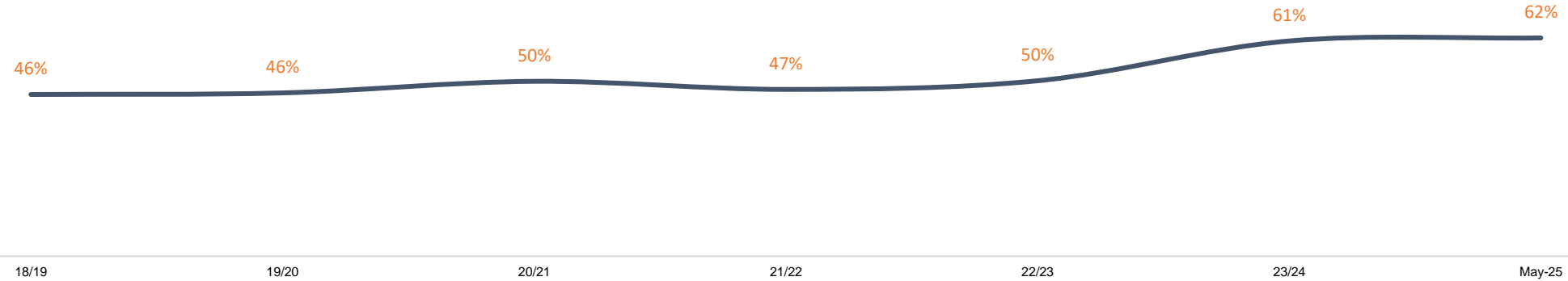
Total Debit Cards ('000)



Total Credit Cards ('000)



LDR



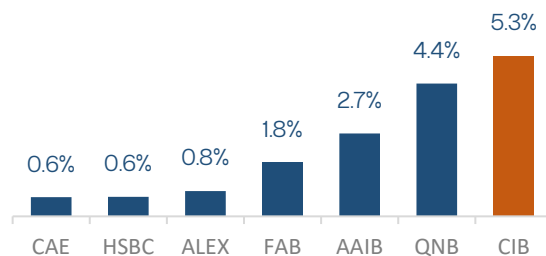


POSITION AMONG PEERS (1H2025)

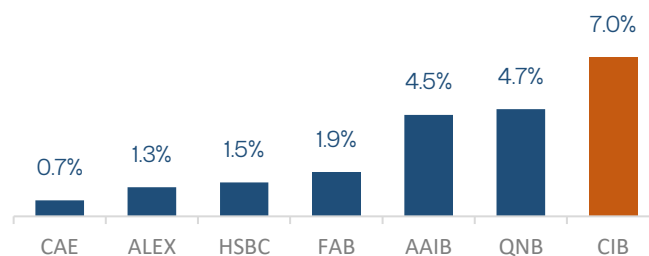
Best-in-class returns with strong capital buffers



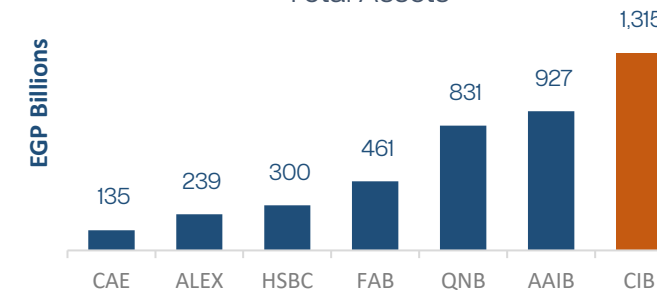
Loan Market Share



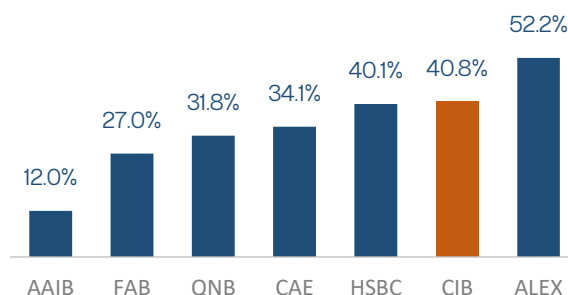
Deposit Market Share



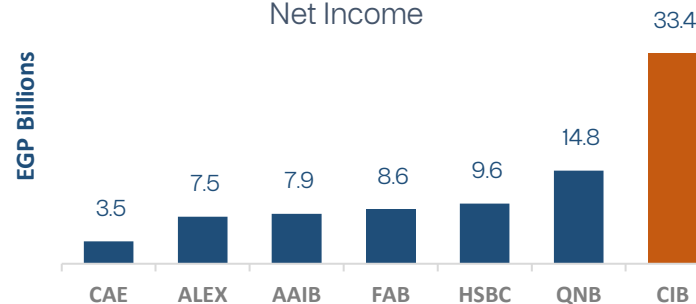
Total Assets



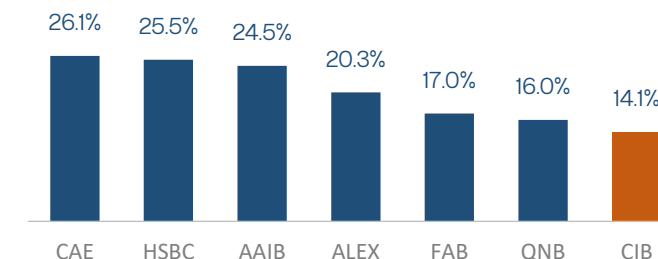
ROAE



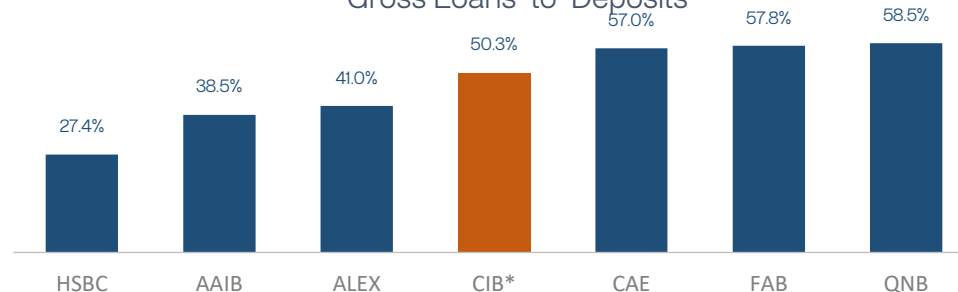
Net Income



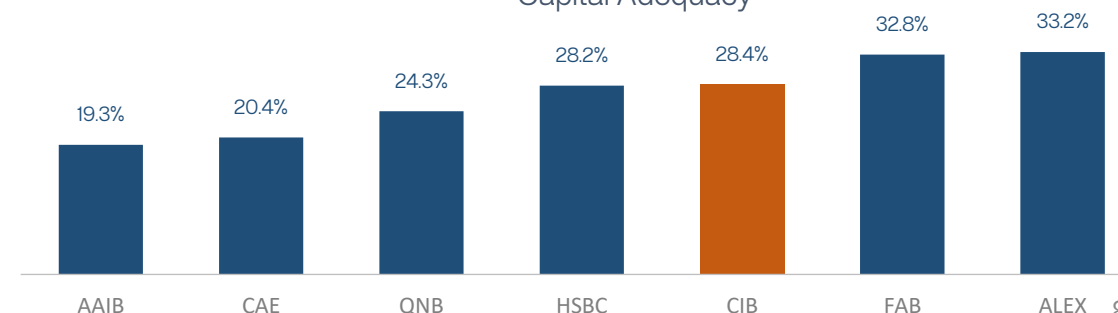
Cost to Income



Gross Loans-to-Deposits



Capital Adequacy





ABOUT CIB

02





CIB INVESTMENT CASE

A market leader with unmatched scale, profitability and growth potential



A dynamic long-term strategy

CIB's strategy centers on prudent balance sheet growth and funding optimization, driving long-term value through market share gains, and ESG integration



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.



Taking cyber security seriously

CIB's security and governance policies are aligned with international standards and best practices.



A focus on digital transformation

CIB's comprehensive digital suite continued to advance banking in Egypt, with more than 80% of customers actively engaging online. Steady growth in digital adoption improves customer experiences, enhances efficiency and supports CIB's long-term sustainable growth.



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 board committees governed by well-defined charters that set out the Board's responsibilities.



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.



Prudent risk management

CIB's disciplined risk framework safeguards asset quality and capital strength, supported by adequate provisioning and robust governance. This prudent approach ensures resilience and sustainable long-term profitability



CIB AT A GLANCE

Egypt's largest private sector bank trusted by more than +2mn clients



Business Segments

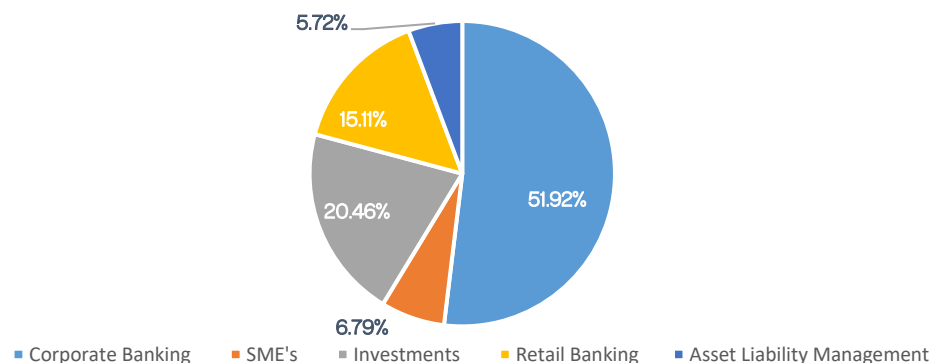
Corporate and Institutional Banking

CIB is Egypt's leading corporate bank, serving a diverse range of clients from industry giants to medium-sized enterprises. With expertise in debt capital markets, direct investment, and financial institution services, the Bank provides world-class solutions in project finance, syndicated loans, securitization, and treasury services.

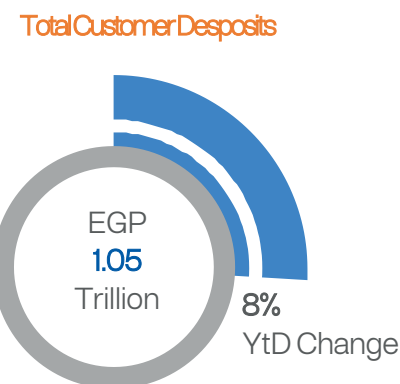
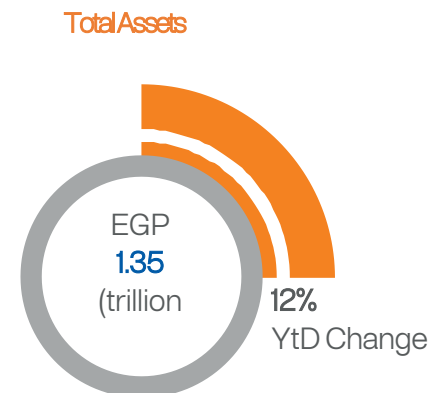
Retail and Commercial Banking

CIB offers a dynamic retail banking experience tailored to different customer segments, from individuals to SMEs. Through digital innovation and a customer-centric approach, the Bank delivers specialized lending, cash management, and transaction services, reinforcing our position as the bank of choice for businesses and consumers alike.

Profits by Business Segment



CIB surpassed 1tr in both assets and liabilities



Key Factors



Branches
214



Employees
8,532



Clients
+2mn



ATMs
1,452



Revenues
EGP 54.9bn



Market Cap
EGP 327bn

Presence

Subsidiaries and Associates

- CIB Kenya Limited **100%**
- Commercial International Finance Company **99.98%**
- Damietta Shipping and Marine Services **49.95%**
- ACE **39.33%**

Representative Offices

- Dubai Representative Office
- Addis Ababa Representative Office



CIB AT A GLANCE

Well diversified ownership base and solid credit profile across all agencies



STOCK EXCHANGES

- Listed** Egyptian Exchange (EGX)
- Listed** London Stock Exchange (LSE)
- Traded** OTCQX Int'l Premier (Level 1 ADR prog)

TICKER

- COMI**
- CBKD**
- CIBEY**

SHARE INFORMATION

- Shares outstanding 3,070,851,000
- Par value EGP1000
- GDR convertibility 1 : 1

52 WEEKS PERFORMANCE

- High EGP 1086
- Low EGP 73

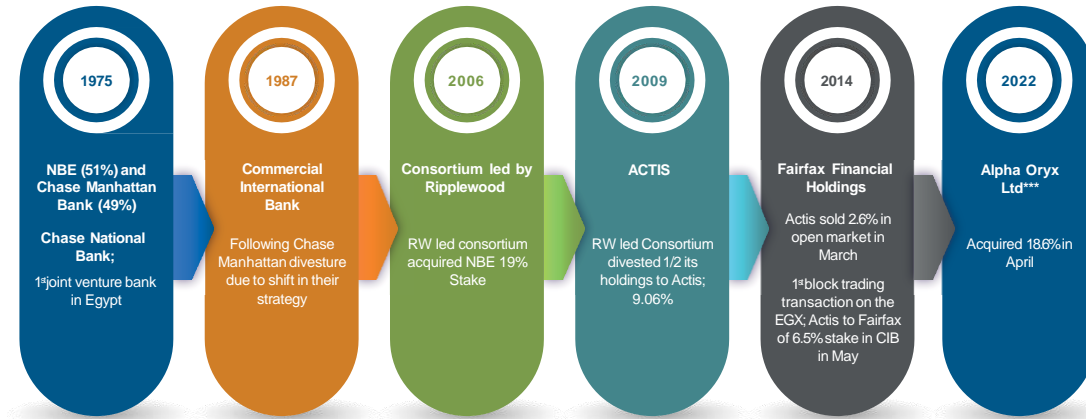
P/B

16*

CREDIT RATINGS

	LT FCR	ST FCR	Outlook
FITCH	B	B	Stable
S&P	B-	B	Stable
Capital Intelligence	B	B	Stable
	Counterparty Risk Rating	Bank Deposits	Outlook
Moody's	B3/NP	Caal/NP	Positive

SHAREHOLDERS OVER THE YEARS



*As of 06/11/2025

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

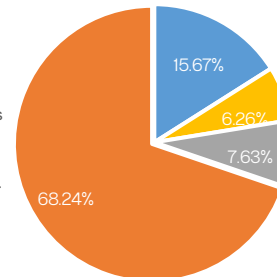
*** Alpha Oryx Ltd. (a subsidiary of Lunate Legacy IV LP), where Alpha Oryx Ltd. owns 18.23% in both local shares and GDRs.

• Alpha Oryx Ltd. (15.67%)

• Fairfax Financial Holdings Ltd. (6.26%)

• Social Insurance Fund for Governmental Sector Workers (7.63%)

• Free Float (68.24%)



• North America (45.625%)

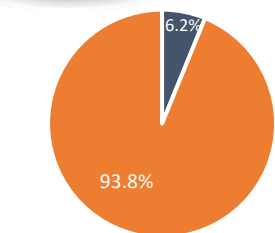
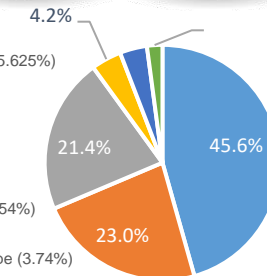
• GCC (23%)

• Africa (21.364%)

• UK & Ireland (4.154%)

• Continental Europe (3.74%)

• Rest of the World (2.117%)



• Individuals (6.2%)

• Institutions (93.84%)



STRATEGY OVERVIEW

03





STRATEGIC DIRECTION

Executing today while building tomorrow's future-ready Bank

By 2030, we aim to strengthen our core business, diversify thoughtfully, lead the market in digital and mobile first experiences, and invest in talent and cutting-edge technology. Our strategy is designed to seize the opportunities of today, while actively shaping the Egypt of tomorrow.

Our strategy is built on 5 key pillars, each of them designed to deliver sustainable growth, long-term value, and a competitive edge



Building Scale in CIB's Core Business

Focus on expanding our core operations in Consumer, Business and Corporate Banking, targeting significant growth in market share (7% - 10%) and customer base (~ 5mn) to solidify our leadership in the market.

Create scale through strategic partnerships to increase access to customers and contribute to the franchise growth, while reducing average cost to serve per customer in some segments by more than 40%.



Building Growth & Diversification

Building the leading digital platform in Egypt, designed to deliver seamless, mobile-first financial solutions.

Capitalize on trade corridor synergies and cross-border opportunities to serve our customers and businesses, with focus on the GCC region



Building an Unparalleled Customer Experience

Invest in digital channels and branch capabilities as well as integrating advanced decision-making tools.

Achieve over 40% digital sales penetration, while delivering seamless, data-driven financial solutions

Further expand our branches network beyond greater Cairo and Delta



Building Culture of Speed & Agility

Attract top-tier professionals, upskill our teams for the digital and AI age, and foster a culture of empowerment and innovation.

Cement our position as Egypt's top employer and as a leading employer in the region.



Building Technology and Operational Excellence

Transition to a digital product organization, modernizing our banking infrastructure and adopting agile ways of working. engineering a resilient, future-proof tech foundation paired with a product-driven operating model focused on speed and efficiency

Centralizing operations and investing in scalable, integrated technology platforms to enhance speed, insights, and simplicity across our operations



EMBRACING DIGITAL

Smarter banking and seamless experience



Number of Transfers

2024

11.7M

2025

18.9M

+61%

Internal Transfer Migration

+1%

2024

96.1%

2025

97.4%

Monthly Active Users on Mobile App

2024

901.4K

2025

1M

+14%

New To Bank Digital registration rate

+28%

2024

198.8K

2025

254K

External Transfer Migration

2024

74.2%

2025

84.8%

+11%

CD Booking Migration

+6%

2024

85.1%

2025

91.5%

E-statement Subscriber Rate

2024

87%

2025

94%

+6%

Digital lead contribution to sales

8%

2024

12%

2025

20%



RETAIL BANKING

CIB is Egypt's digital banking leader – driving growth and efficiency



Total Retail Deposits

725.4Bn vs 625.6Bn **+16%**

LCY

FCY

467.9Bn vs 377.5Bn

257.5Bn vs 248.0Bn

+24%

+3.8%

Total New To Bank Customers

281,456 vs 193,829 **+45%**

Consumer

CMB & BB

268,936 vs 183,679

12,520 vs 10,150

+46%

+23%

Total Retail Gross Contribution

16.8Bn vs 13.0Bn

+29%



Apple Pay

54% Monthly
Increase in #Trx

31% Monthly
Increase in Spend
Amount

The Figures shows a clear correlation between
activating apple pay & customer spend behavior



Payroll Business Acquisition

NTB Customers (As of Sep 25) **179K** vs 110K **+63%**

Salaries Transferred (In Sep 25)

20.6Bn vs 13.6Bn **+51%**



Live Customers **2.4M** vs 2.2M **+9%**

Number of Customers

Avg Deposits Per Customer

300,323 vs 283,550 **+6%**

NPL **0.3%** vs 0.4% **-25%**



Loans*

Total Loans Balances **102.4Bn** vs 90.5Bn **+9%**

Total Loans Balances

Loan to deposit ratio

14.1% vs 14.5% **-0.4%**



EMPOWERING SMEs

Fueling growth and driving innovation

+89K

**Business Banking
Customer Base**

Growing network of SMEs
benefiting from tailored
solutions

+300

**Experienced Relationship
Managers**

Providing expert guidance in cash
management & credit facilities

76.6%

**of total CIB Payroll
companies**

Contributing to consumer banking
with 358.5K individual accounts
(16.2% of total retail)

64%

Cheap funds

Concentrated in DDA
LCY from total deposits

15.2%

**Female Led
Business**

contribution to total
borrowers.

24%

**Growth in Payment
Acceptance**

104 Billion Volume
78.1 M transactions
27.2 Accounts

21%

E-Commerce

increase in trade volumes

42%

Credit Cards

increase in total card
base
77% increase in card
spend

**Strategic shift from deposits-
led business to balanced
business model with special
focus on Asset growth**

X10 Growth in Lending portfolio in Business Banking

30K Business Banking Borrowing customers

Commercial Banking Segment

Expanding the business to cover untapped segment through the establishment of New “Commercial Banking Segment” catering for middle market opportunities. With bold aspirations to reach 1000 borrowers and EGP 85+ Bn of asset book by 2030.

SME Bank Awards

**CIB was Awarded “Best SME Bank” by
Global Finance and awarded “Best SME
Bank in Egypt” By MEED**



FINANCIAL PERFORMANCE

06





KEY GROWTH DRIVERS

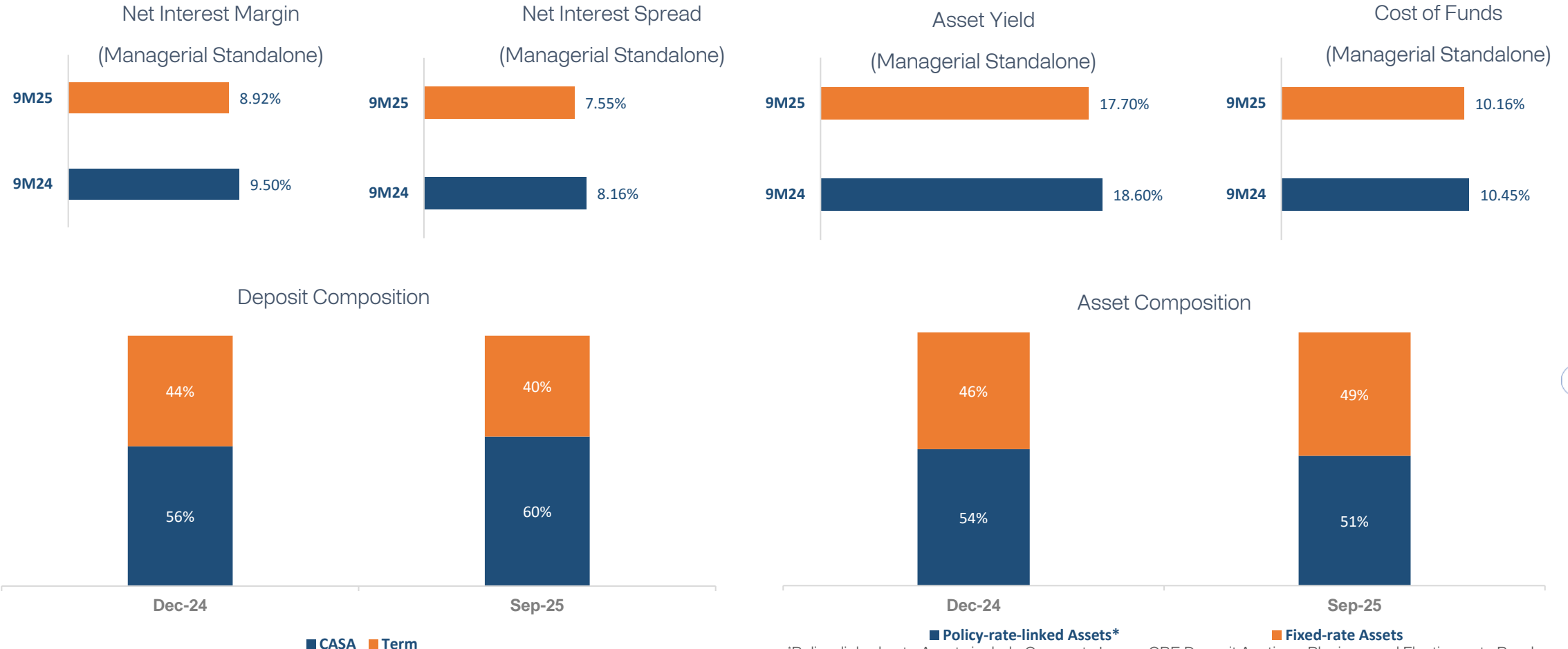
CIB's agility and responsiveness results in impressive KPIs

1	CUSTOMER DRIVEN ASSET GROWTH	HIGHEST TOTAL ASSETS IN EGYPT'S PRIVATE BANKS EGP 1.35tn (+12% YTD)
2	STRATEGICALLY MANAGED FUNDING STRUCTURE	NO WHOLE SALE FUNDING LOW COST OF FUNDS CASA 60%
3	SOLID ASSET QUALITY AND STRONG COVERAGE RATIOS	STRINGENT CREDIT CULTURE NPLs 2.52% DIRECT COVERAGE RATIO 281%
4	SUSTAINABLE NET INCOME GENERATION	BUILDING LONG-TERM VALUE NIM 8.92% ROE 45.9%
5	STRONG CAPITAL POSITION	WELL-CAPITALIZED , WELL-POSITIONED CAR 30.2%
6	EFFICIENTLY MANAGING COSTS	OPTIMIZED COST MANAGEMENT FOR SUSTAINABLE GROWTH Cost-to-Income 14.9%



RESILIENT BALANCE SHEET MANAGEMENT

Efficient Balance Sheet structure optimizing returns



*Policy-linked-rate Assets include Corporate Loans, CBE Deposit Auctions, Placings, and Floating-rate Bonds.

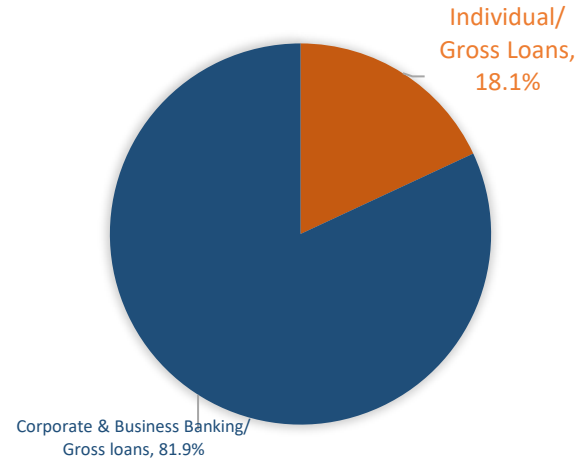


LOANS AND ADVANCES

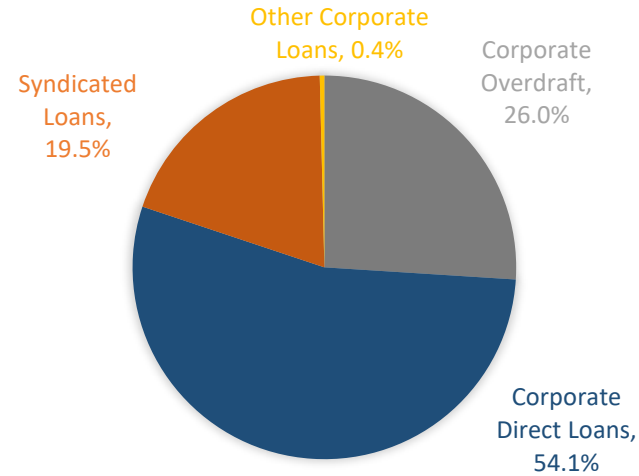
Driving value through sustainable loan growth



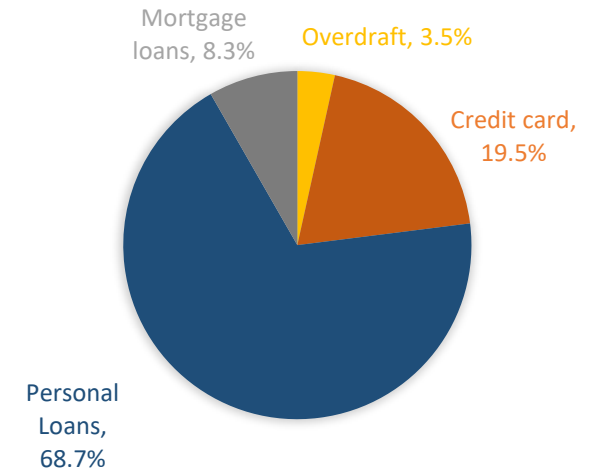
TOTAL LOANS COMPOSITION



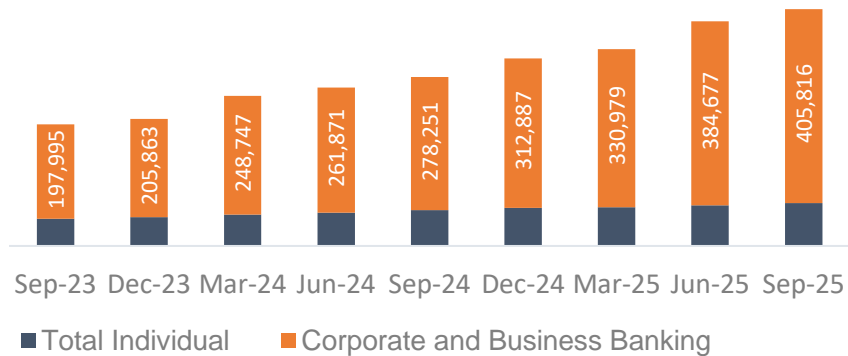
CORPORATE LOANS COMPOSITION



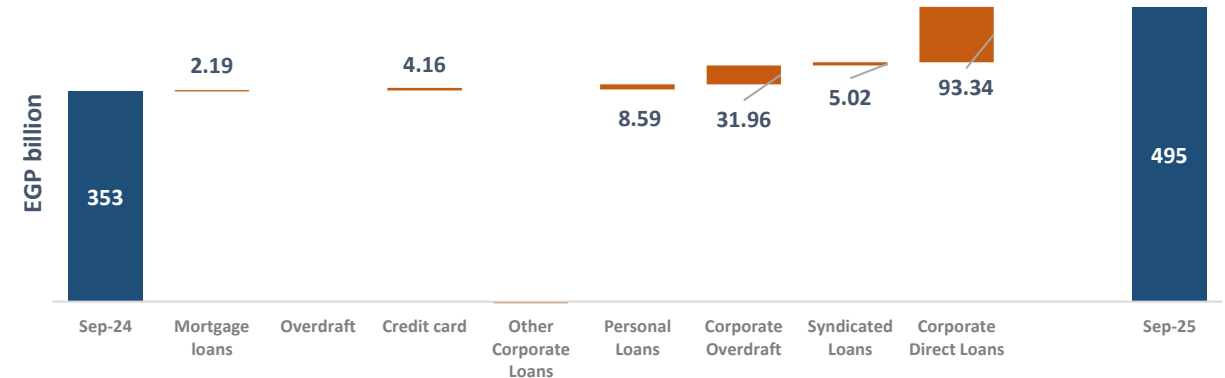
INDIVIDUAL LOANS COMPOSITION



GROSS LOANS PROGRESSION



LOANS MOVEMENT



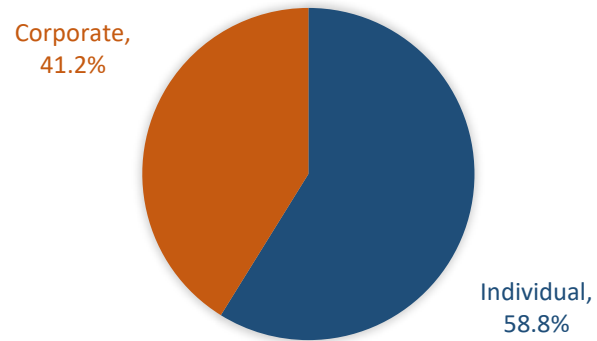


CUSTOMERS' DEPOSITS

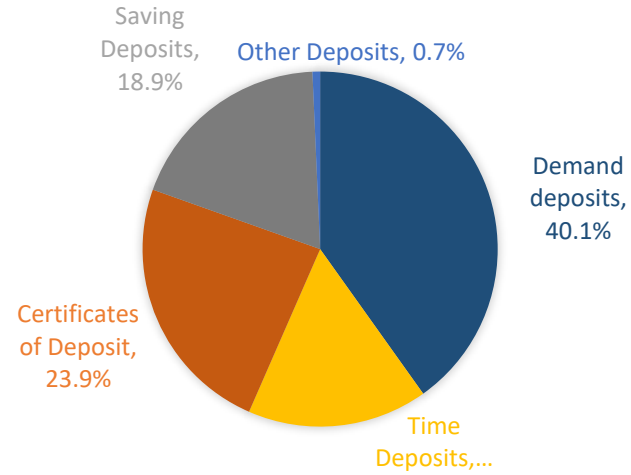
Stable funding fueled by low cost deposit growth



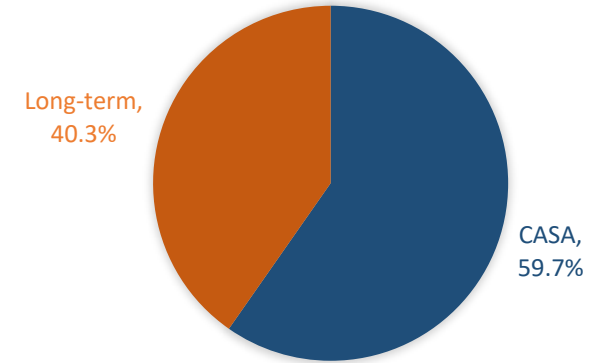
DEPOSITS COMPOSITION



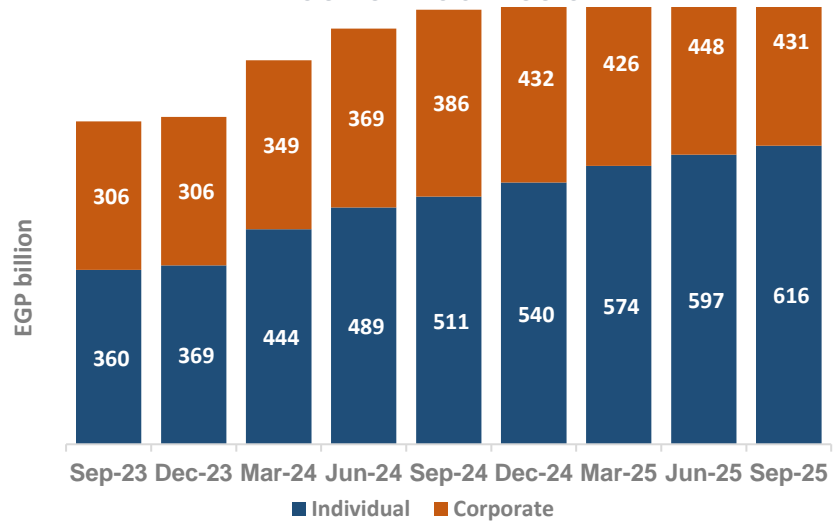
DEPOSIT BREAKDOWN BY PRODUCT



DEPOSIT BREAKDOWN BY TENOR



DEPOSITS PROGRESSION



DEPOSIT MOVEMENT





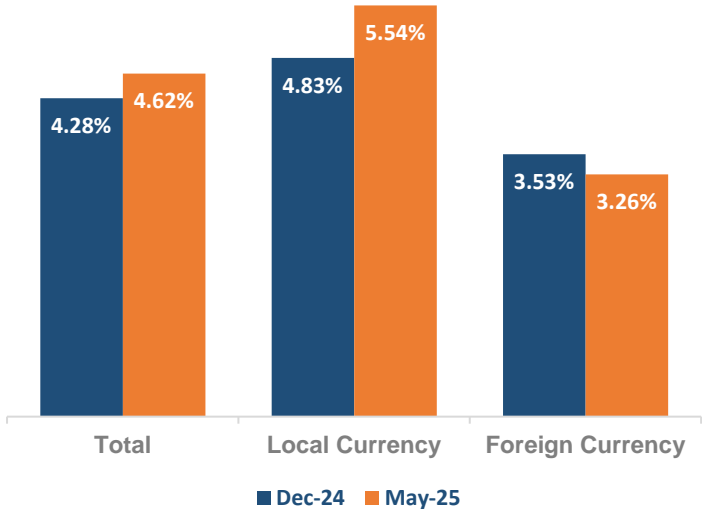
CORPORATE BANKING

Leading Provider of Private Corporate Banking Services in the Egyptian Banking Sector

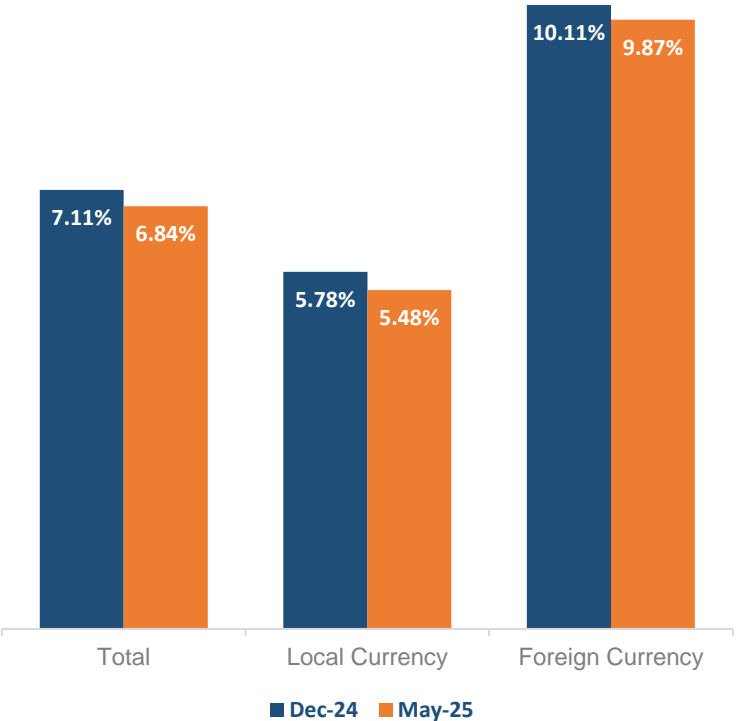


50
YEARS

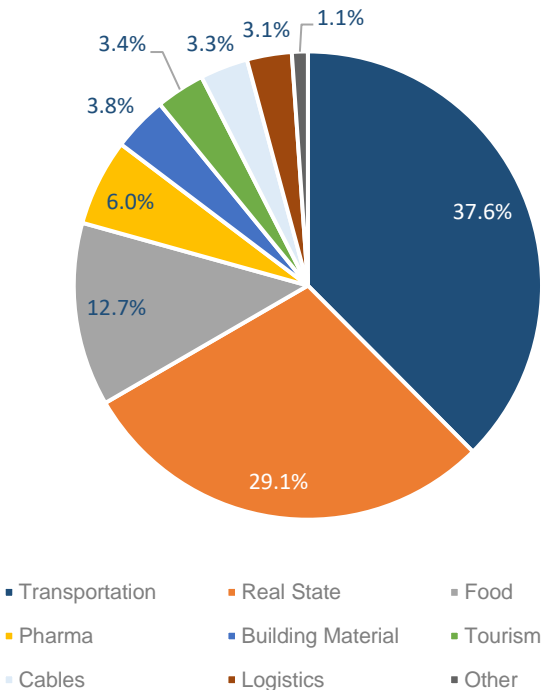
CORPORATE LOANS MARKET SHARE*



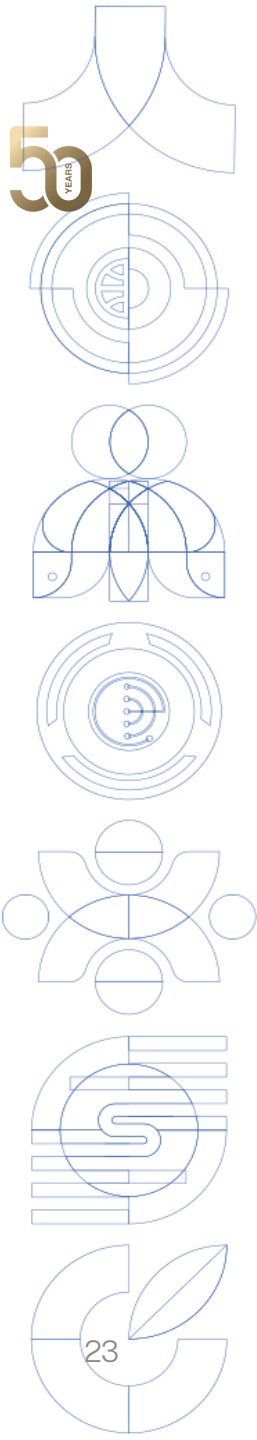
CORPORATE DEPOSITS MARKET SHARE*



CORPORATE LOANS GROWTH BY SECTOR **



*As of May 2025; Latest available CBE data for Loan and Deposit Breakdown at time of publishing
**Based on Managerial Standalone Accounting.



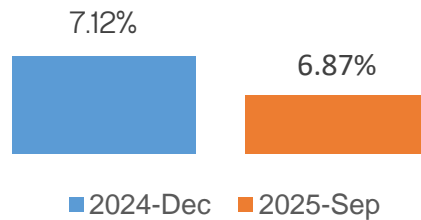


RETAIL BANKING

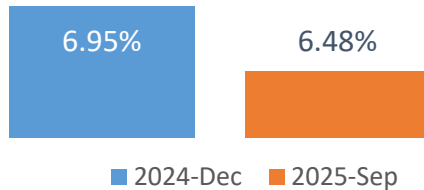
CIB is Egypt's digital banking leader – driving growth and efficiency



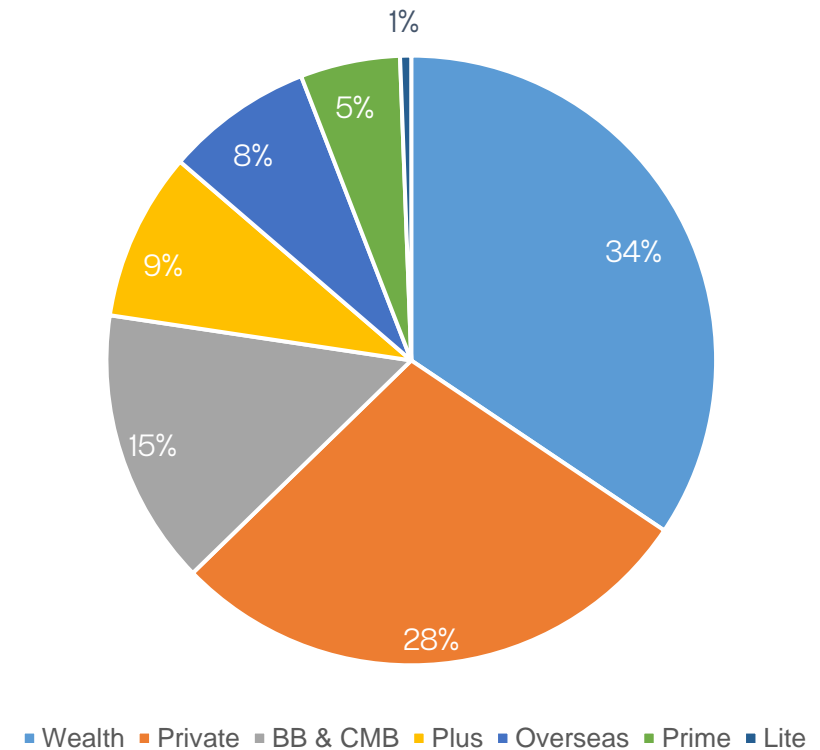
HOUSEHOLD DEPOSITS MARKET SHARE



HOUSEHOLD LOANS MARKET SHARE



RETAIL DEPOSITS BY SEGMENT



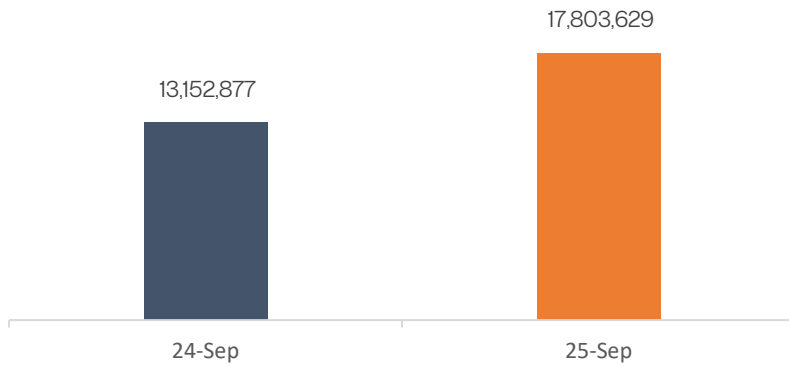


EMPOWERING SMEs

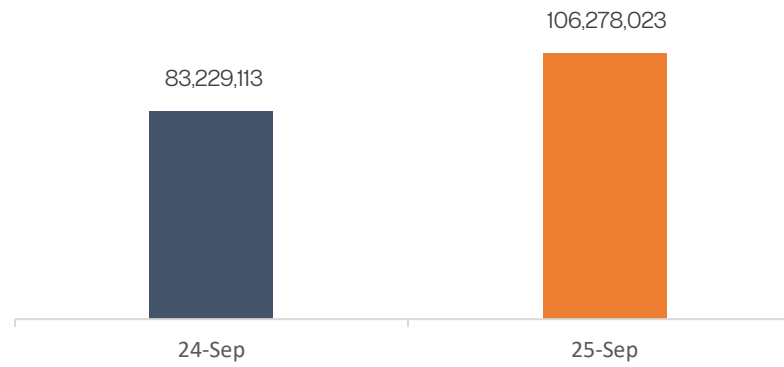
Fueling growth and driving innovation



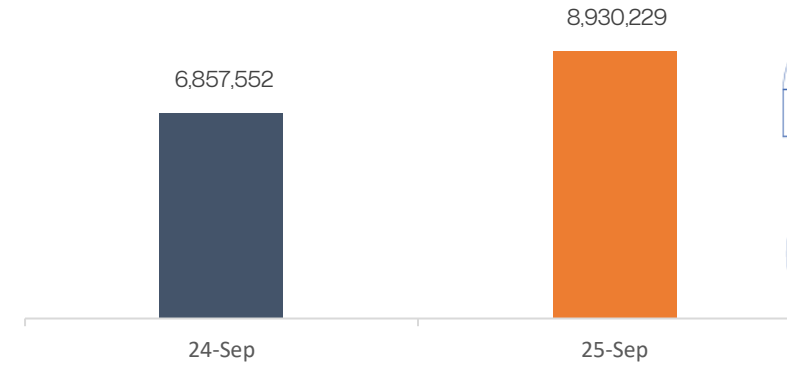
SME Assets



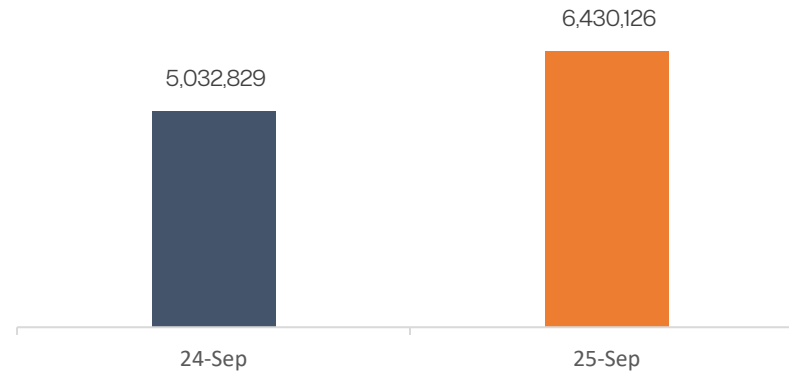
SME Liabilities



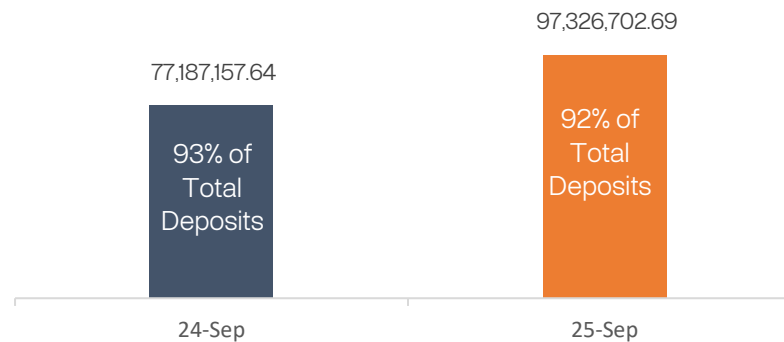
SME Revenues




SME Gross Contribution



SME CASA

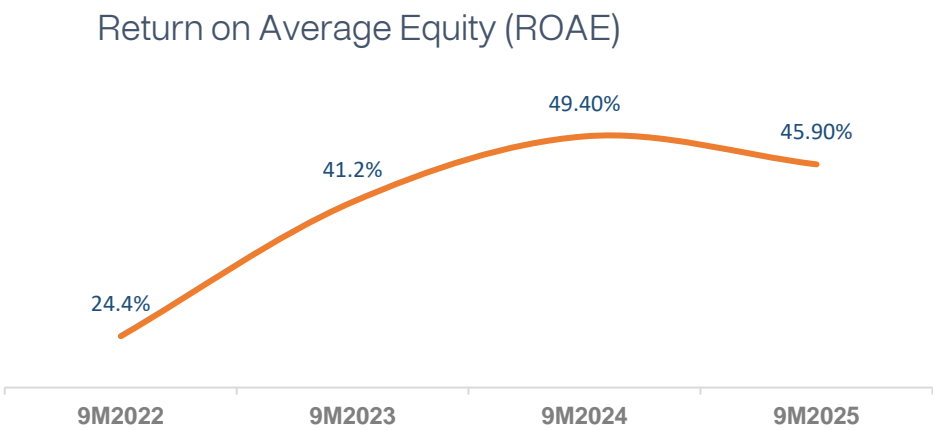
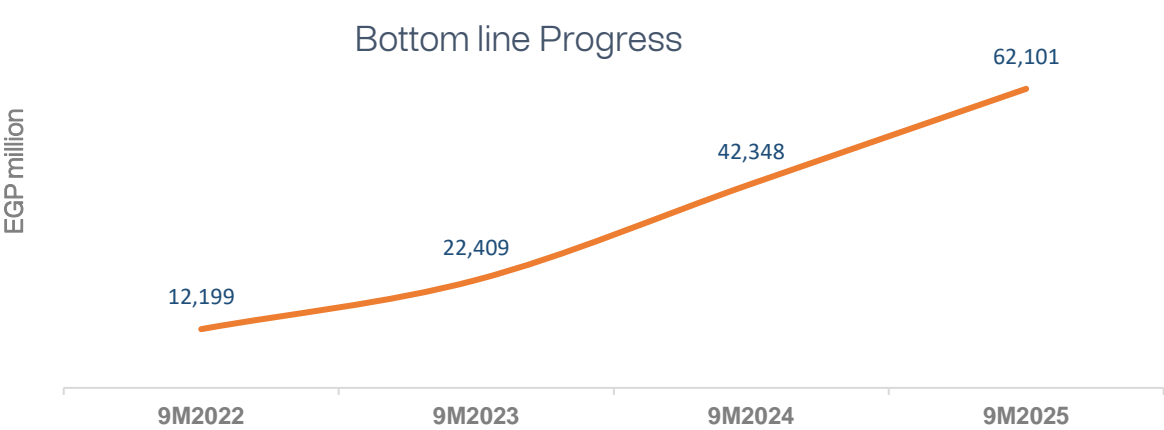
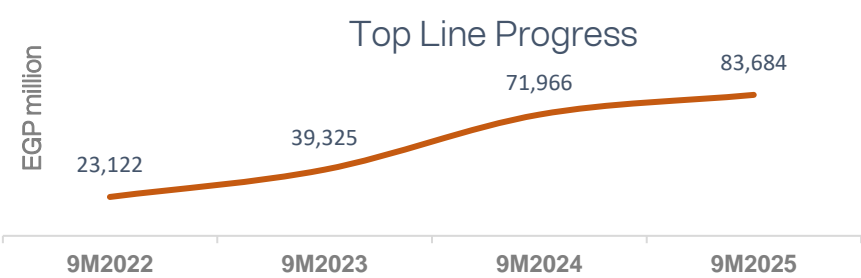
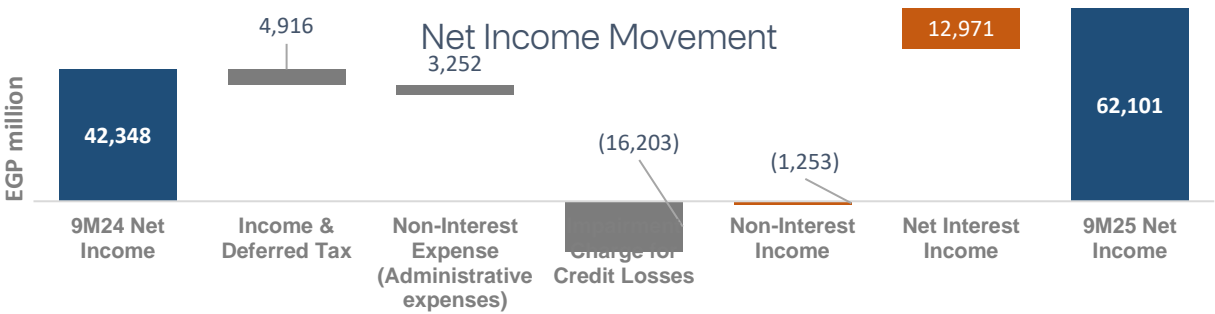


CIB continues to maintain the
CBE 25% lending mandate



INCOME STATEMENT HIGHLIGHTS

Continued growth trajectory in top and bottom line, resulting in maximizing value to shareholders



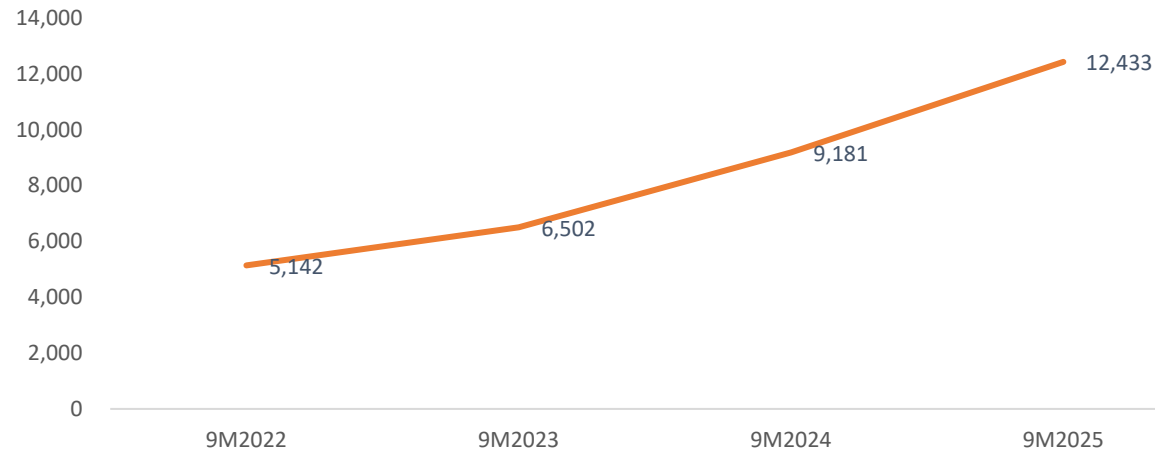


COST EFFICIENCY

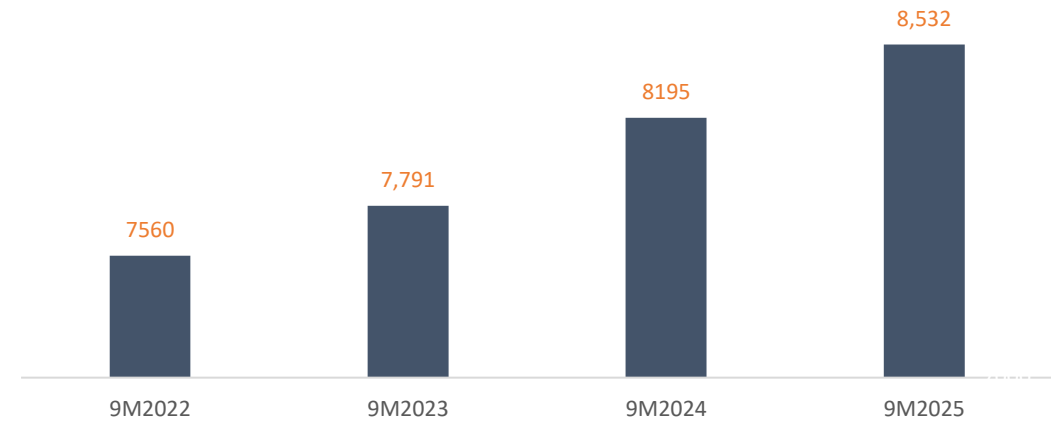
Optimization at scale: maximizing value, minimizing cost



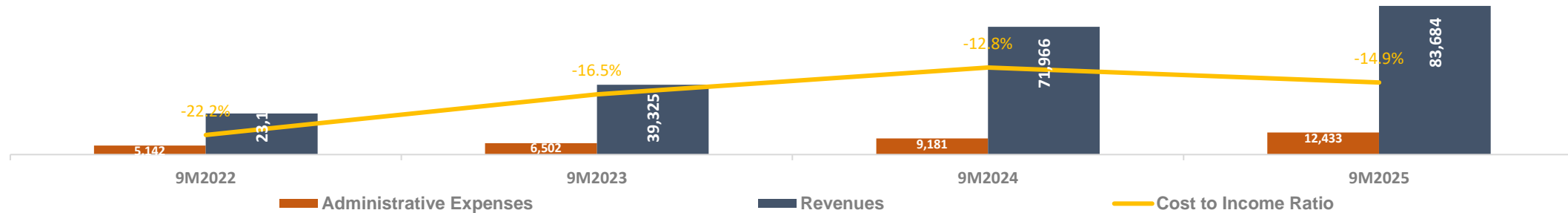
Non-interest Expenses



Headcount



Cost Efficiency



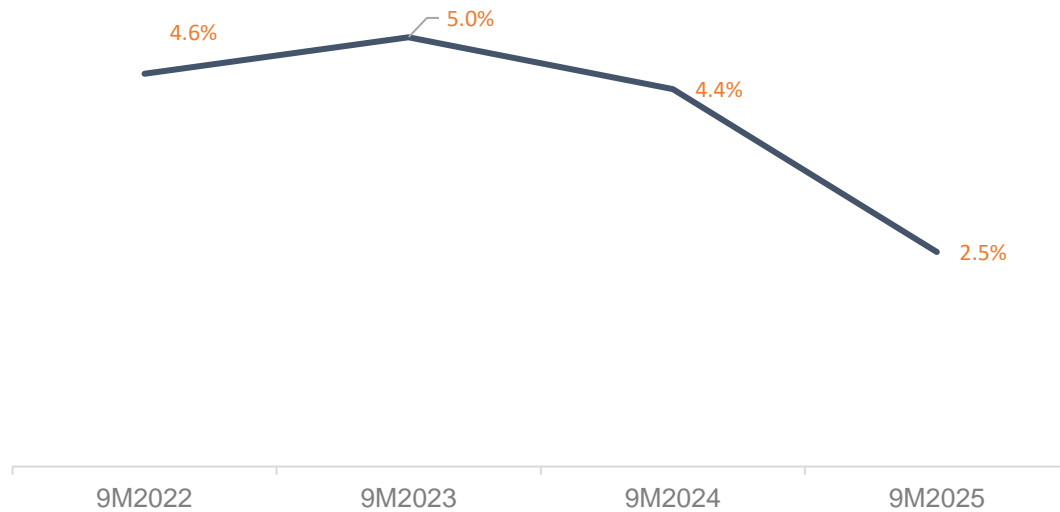


PROVISIONS AND COVERAGE

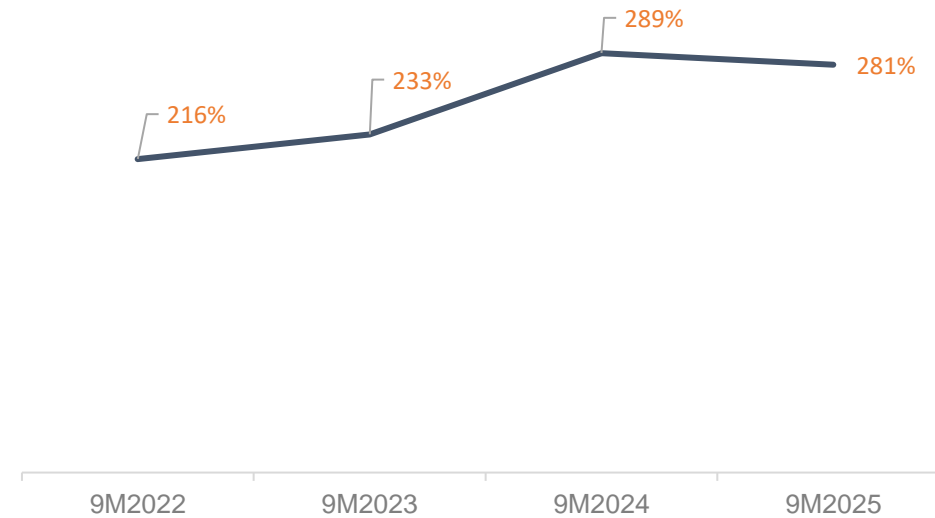
Robust coverage protecting asset quality



NPL Ratio



NPL COVERAGE RATIO



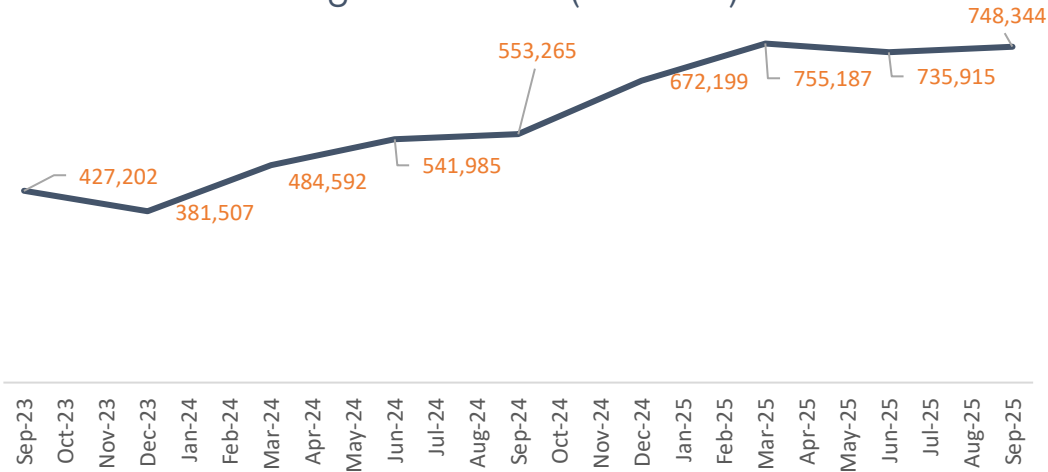


CAPITAL AND LIQUIDITY

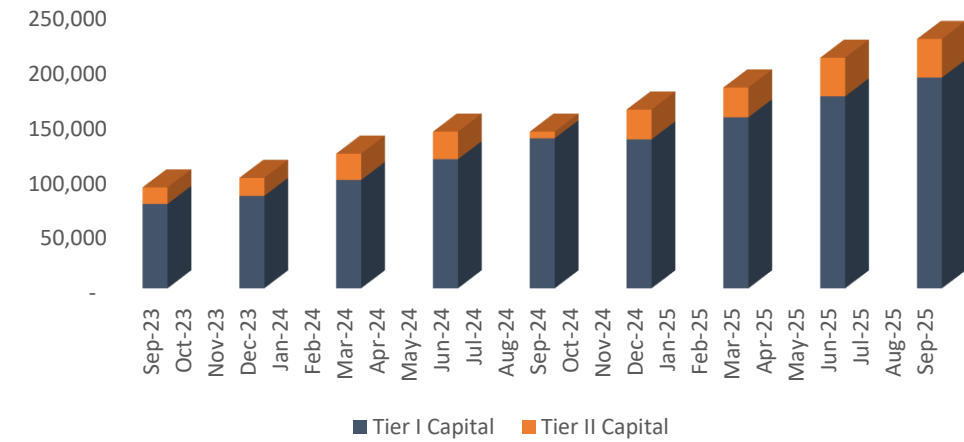
Strong capital and ample liquidity underpinning growth



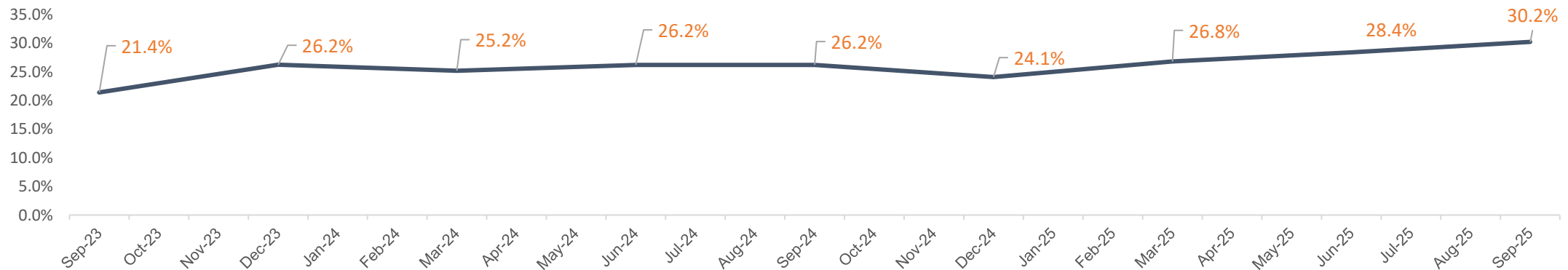
Risk Weighted Assets (EGP mn)



Capital Base (egp bn)



Capital Adequacy Ratio



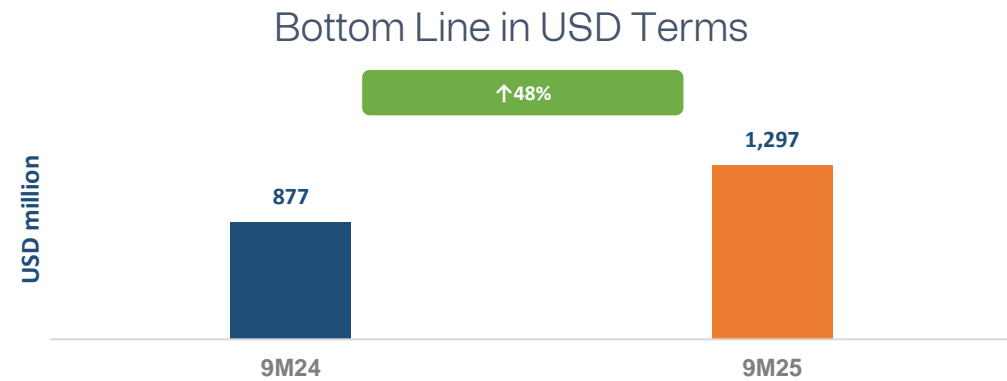
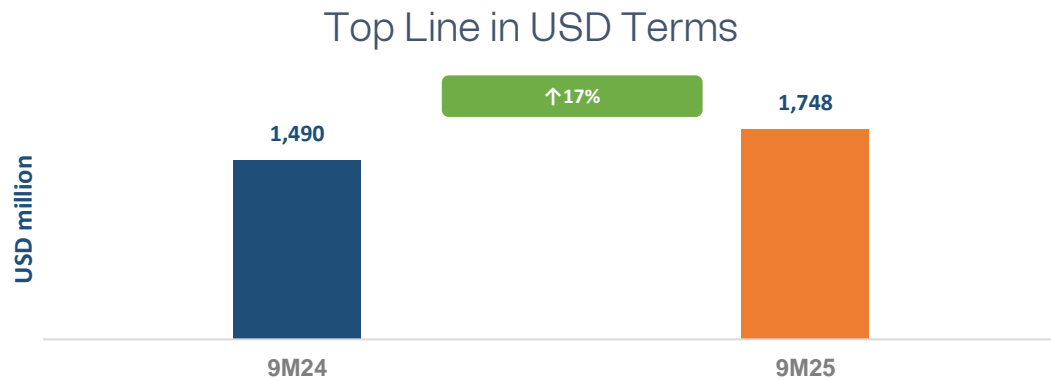
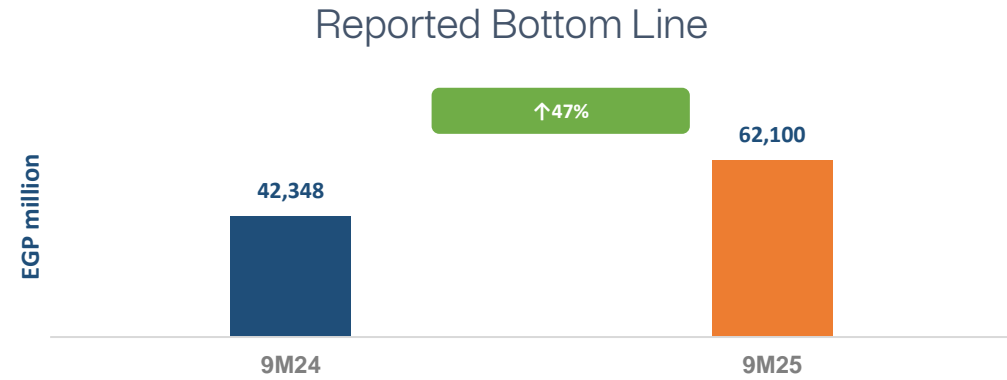
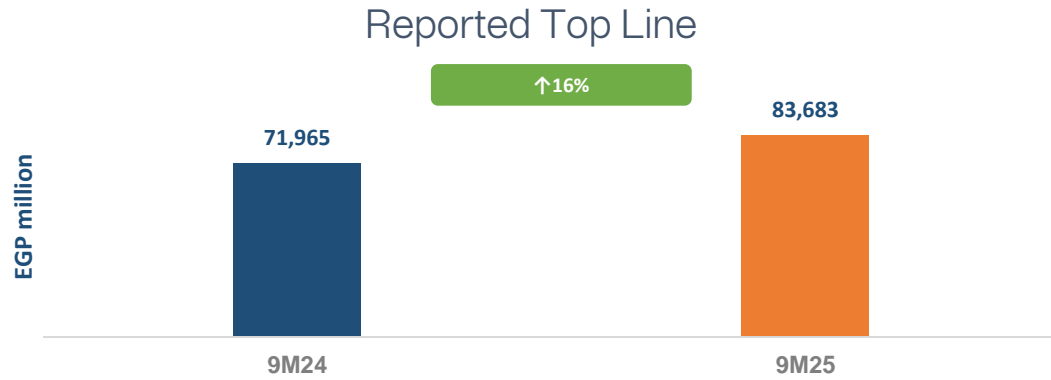


REAL GROWTH IN USD TERMS

USD growth highlighting true resilience



50
YEARS





RISK MANAGEMENT

05



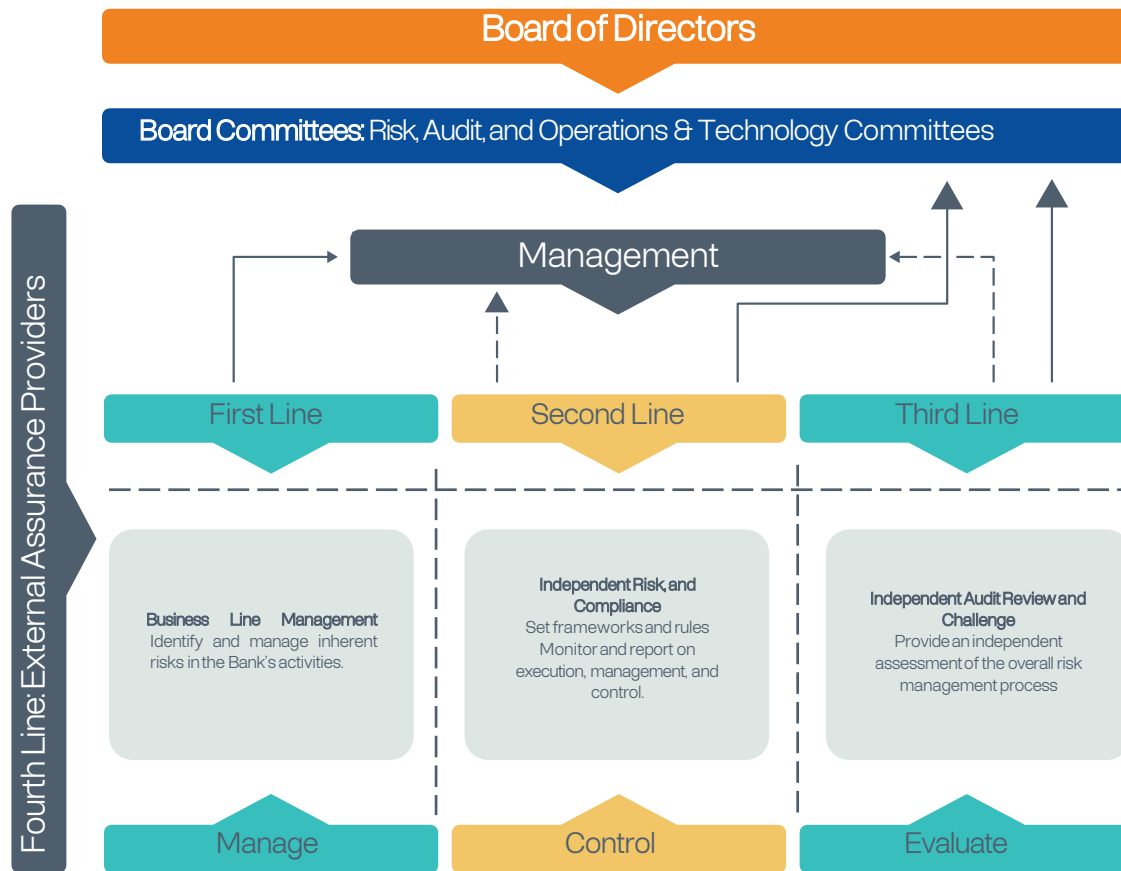


RISK MANAGEMENT

Prudent risk management safeguarding long-term value



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.





ESG

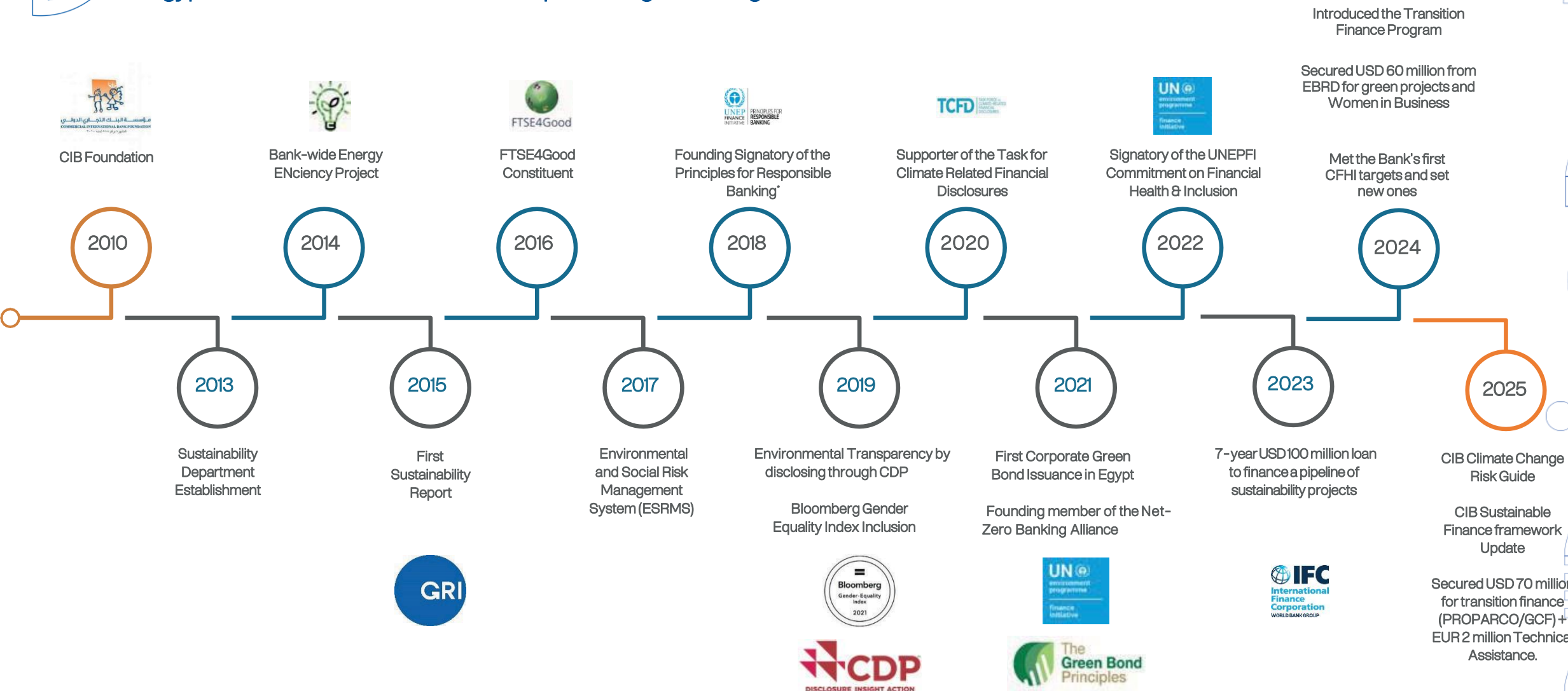
04





OUR SUSTAINABILITY JOURNEY

Egypt's no.1 sustainable finance bank – pioneering ESG integration





ESG GOVERNANCE

Strong ESG oversight, driving sustainable value



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.



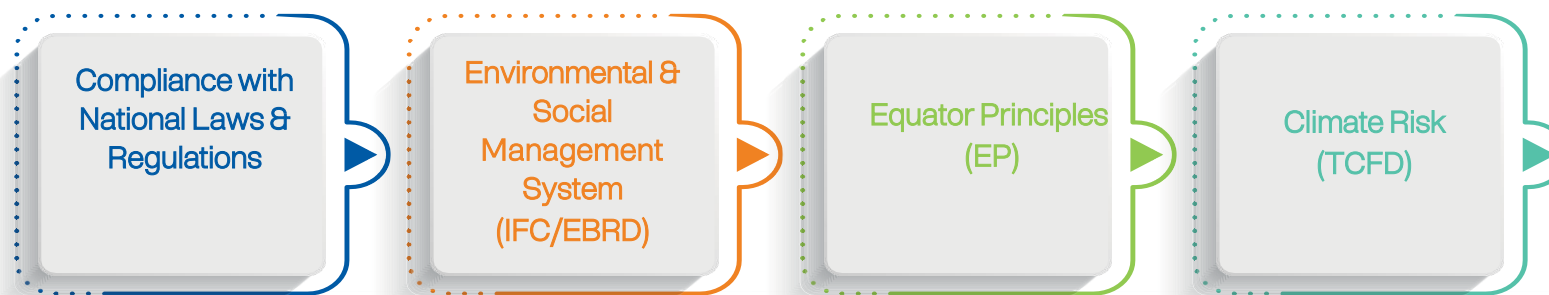


ENVIRONMENTAL, SOCIAL AND CLIMATE RISK

Integrating E and S considerations into risk management



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

Sound governance ensuring long term sustainability



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





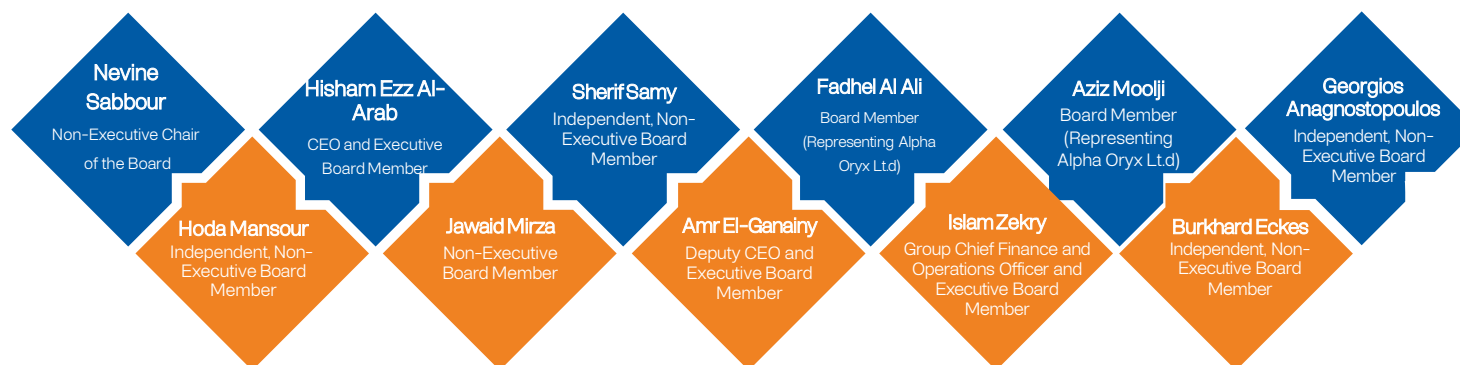
CORPORATE GOVERNANCE

Governance excellence with diversified board expertise



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





AWARDS AND RECOGNITION

05



AWARDS



Global Finance

- Best FX bank in Egypt 2025
- 2025 Best Private Bank award winner
- Best SME Bank Award 2025
- Best Trade Finance Award for 2025
- Best Bank for Sustainable Financing in Emerging Markets
- Best Bank for Sustainability Transparency
- Lifetime Achievement Award
- Best Bank for Cash Management in Egypt 2025
- Best Sub-Custodian Bank 2025

FINNOVEX

- Excellence in Digital banking North Africa 2025

EUROMONEY

- Egypt's Best Bank
- Egypt's Best Bank for Sustainable Finance
- Egypt's Best Digital Bank

MEED

- Best SME Bank - Egypt
- Excellence in Supply Chain Financing
- Best Bank - Egypt
- Best ESG Strategy
- Best Sustainable Finance Initiative
- CEO of the Year

African Banker

- Best Regional Bank in North Africa 2025



<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



50
YEARS

A LEGACY
FOR THE
FUTURE