



ESG Presentation 1H 2025



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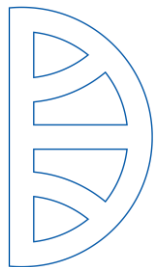
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CIB AT A GLANCE

In 2025, Commercial International Bank (CIB) celebrates 50 years of leadership and resilience, cementing its position as Egypt's largest private-sector bank. The anniversary reflects CIB's legacy of innovation, global trust, and its pioneering role in sustainability—having embraced ESG principles over a decade ago. This year also marks two key milestones: the four year anniversary of Egypt's first corporate Green Bond initiative, and the successful conclusion of a three-year Sustainable Finance Strategy that embedded ESG considerations across the bank's operations. Looking ahead, CIB remains committed to refining its model and future-proofing value creation for the next half-century.



YEARS
5

GREEN
BOND

YEARS
10

SUSTAINABILITY
REPORTING

YEARS
3

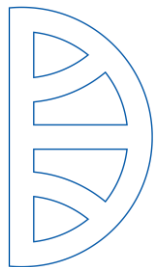
SUSTAINABLE FINANCE
SYSTEM & STRATEGY
IMPLEMENTATION



ABOUT CIB

01





CIB AT A GLANCE



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 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 and diversified 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

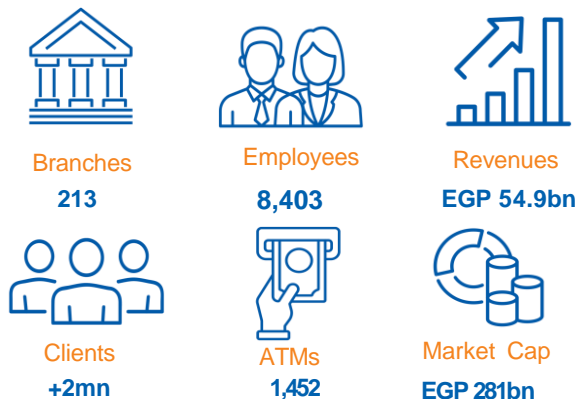
Pioneering Egypt's financial presence on the continent, CIB has already established a toehold in the region, with a representative office in Ethiopia and the acquisition of Kenya's Mayfair Bank, now known as CIB Kenya.



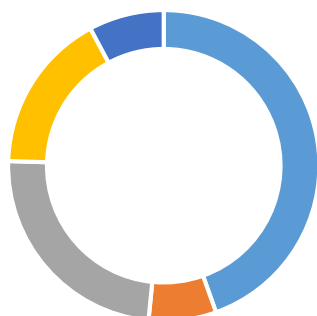
CIB AT A GLANCE



Key Factors

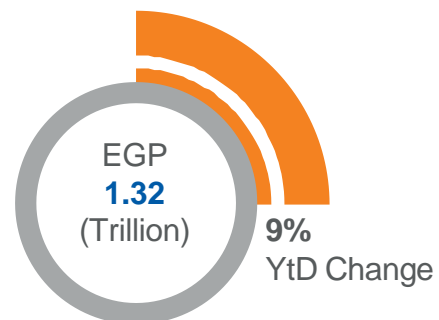


Profits by Lines of bussiness

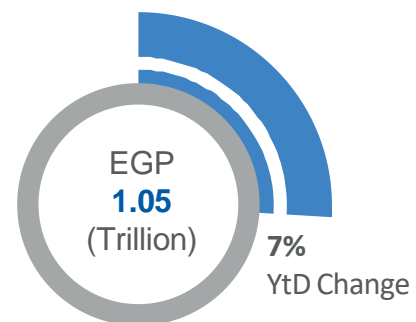


- Corporate Banking (44.55%)
- Investments (23.91%)
- Asset Liability Management (7.81%)
- SME's (7.02%)
- Retail Banking (16.71%)

Total Assets



Total Customer Deposits



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



COMI AND CREDIT RATINGS



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	92
🌐	Low EGP	73

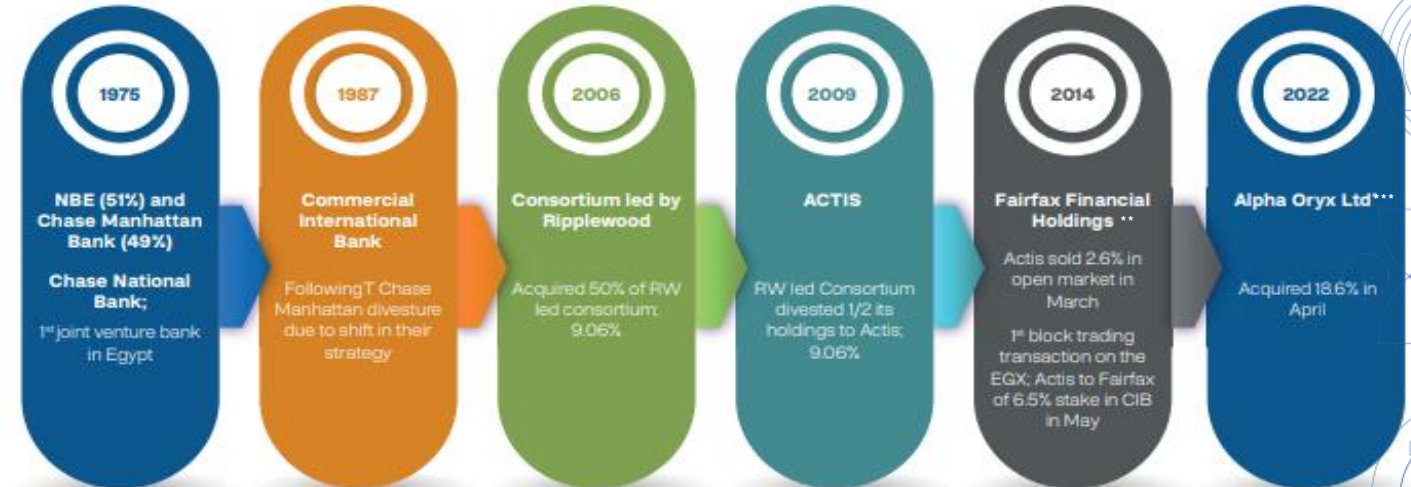
P/B

🌐 157*

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	Caa1/NP	Positive

SHAREHOLDERS

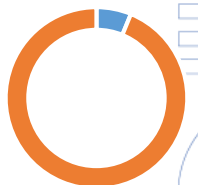
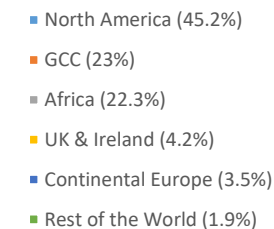


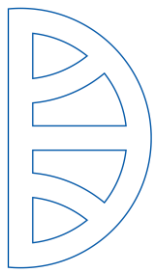
*As of 23/05/2025

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

Investor Relations Presentation 1H 2025





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



STRATEGY

03



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.

Sustainable Finance

- Enhancing the Environmental and Social Risk Management System (ESRMS)
- Reducing our ecological footprint
- Sustainable Finance capacity building programs and technical assistance for employees and clients
- Drive Client transition in alignment with national climate agenda and evolving regulatory mandates

- Scaling up sustainable finance instruments and products
- Transition Planning and Decarbonization
- Leveraging Sustainable finance as an enabler for business growth and long-term value creation



ESG APPROACH AND DISCLOSURES

04



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 been keen on driving the sectoral transition towards a low-carbon economy, which is inevitable to align with fast evolving regulations and market trends and foster resilience and stability. We recognize that transition finance will be crucial in sustaining our client's growth and profitability and driving the banking industry forward in the region."

Amr El Ganainy, Deputy CEO and Board member

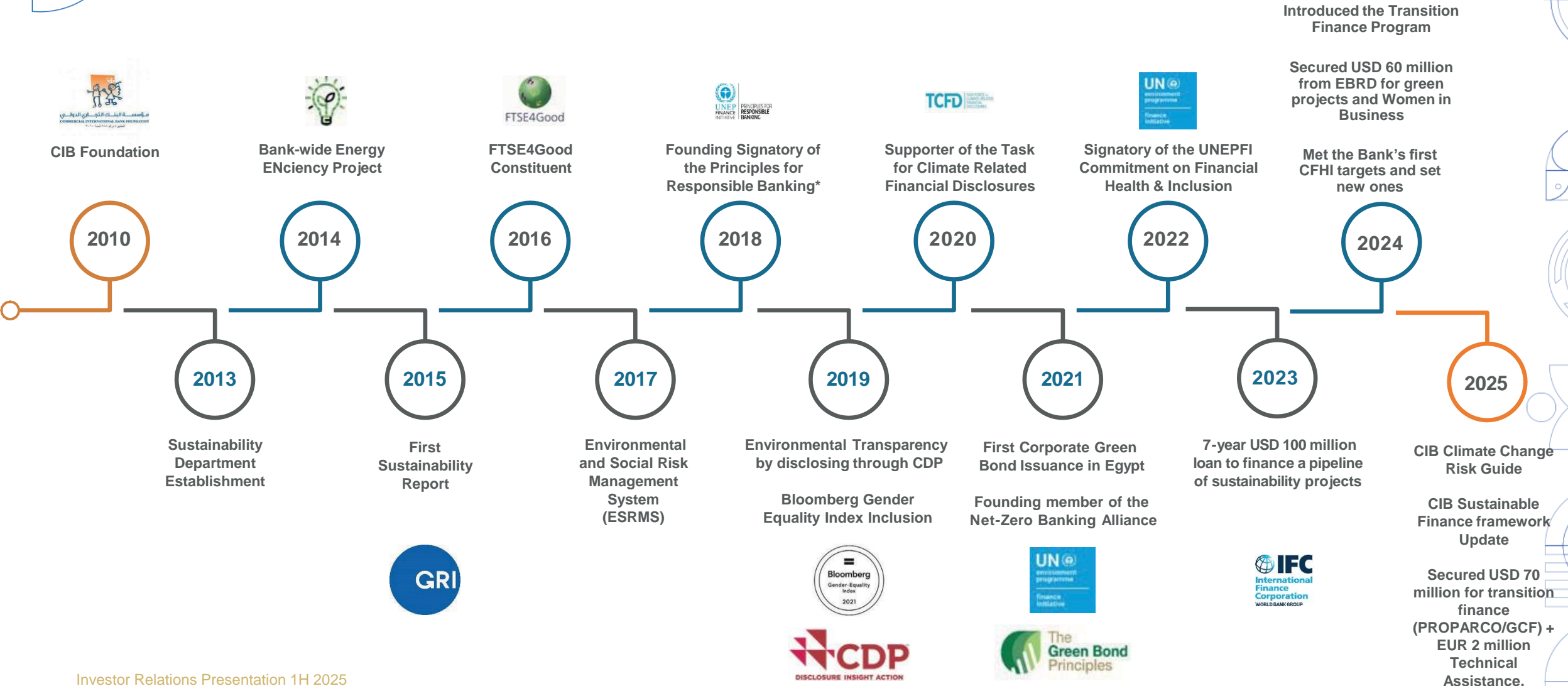


"We are consistently addressing the dynamic evolution of our systems and business models to be tuned with sustainability-related trends that drive our bank's capacity to consistently create sustainable value to the bank and its stakeholders. The highlight of our innovative integrated sustainability report, published in 2024, was shifting from ESG to ESGDD, incorporating Data and Digitization, as well as consolidating our sustainability disclosures."

Dalia Abdel Kader, Chief Sustainability Officer



OUR SUSTAINABILITY JOURNEY





VALUE CREATION APPROACH



Financial Capital

Allocating financial capital to solidify market presence, expanding into new regions to drive growth.

Social and Relationship Capital

Leveraging social and relationship capital with various stakeholders, including MDBs, regulators, peers, and NGOs, CIB creates value that includes economic, environmental, and social returns while upholding governance standards. The CIB Foundation for Child Healthcare exemplifies our efforts to monetize philanthropy by adopting innovative business models.

Human Capital

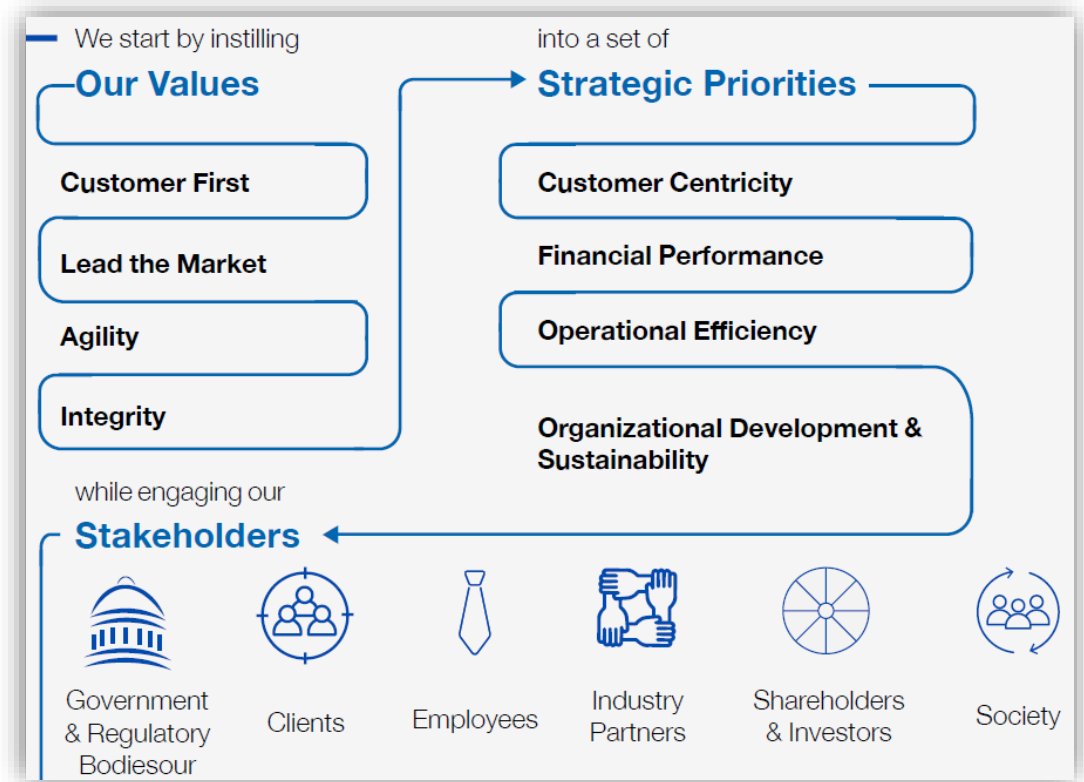
Investing in employee wellbeing and retention to support professional development and upskilling, enhancing market growth and profitability.

Intellectual Capital

Enhancing and developing progressive programs, processes, and digital systems to deliver robust and diverse solutions in a simpler, safer, and faster manner while ensuring the Bank's integrity and resilience.

Natural Capital

Establishing policies, procedures, and systems to mitigate environmental and climate-related risks and impacts at the operational and portfolio levels.





TRANSPARENCY AND DISCLOSURES



CIB has been committed to disclosing its ESG activities through publishing several sustainability reports and disclosures. The integrated ESG Data & Digitization (ESGDD) report is inclusive of CIB sustainability frameworks and standards, covering GRI, SASB, TCFD, NZBA, PRB, Equator Principles, as well as CIB Ecological Footprint (Published in 2024)



[CIB ESGDD 2023](#)



ESG INSTITUTIONAL PILLARS

04



THE WAY FORWARD: ESG INTEGRATION



CIB has established key institutional pillars that drive sustainability and business performance across all its operations. The Pillars have inspired the Sustainable Finance Policy and the Sustainable Finance Strategy of the Bank. They engage all functions, ensuring a systematic approach to integrating ESG practices throughout CIB's activities, thus sustaining growth, creating value, and streamlining sustainability efforts.



CIB SUSTAINABLE FINANCE POLICY

Published in 2021 and updated annually, 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 2021/2024 Sustainable Finance Strategy aimed 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 INSTITUTIONAL PILLARS



Sustainability Governance

The Sustainability Governance Pillar focuses on strengthening ESG oversight, strategic alignment, and operational execution to address evolving mandates in sustainable finance, including ESG and climate risk management, business growth opportunities, transparency and disclosures, and long-term value creation.

- **Board Sustainability Committee:** Provides oversight and direction in ESG matters and regulatory mandates, including new trends such as transition finance, climate resilience and ESG data governance.
- **Sustainable Finance Steering Committee:** Directs and follows up on execution of Sustainable Finance Strategy, including system integration, sectoral transition and innovative offerings across lines of business.
- **Sustainable Finance Dept.** headed by **Chief Sustainability Officer:** Undertakes the mission of embedding sustainability within the bank, in cooperation of all lines of business and support functions.
- **Sustainability Strategic Network:** Multi-functional bottom-up structure that supports ESG integration across the Bank.
- **Climate Change Management Governance:** Established the climate change management governance structure.



ESG INSTITUTIONAL PILLARS



Sustainable Finance Policy & Frameworks Architecture

The Sustainable Finance Policy & Frameworks Architecture Pillar focuses on strengthening transparency, compliance, credibility in reporting, risk management, products and instruments innovation, and portfolio impact assessment

- **The Sustainable Finance Policy:** Asserts CIB's commitment to integrating sustainability, embodying Environmental, Social, and Governance (ESG) dimensions across the Bank's policies, procedures, operations, and culture to sustain value creation in the short, medium & long term.
- **Sustainability Frameworks & Standards:** CIB is a founding member of the UNEP-FI PRB, the NZBA and the UNEP-FI Commitment to Financial Health & Inclusion. It is the first bank on Egypt to join the TCFD, and it follows the IFC, EBRD and EP standards.
- **Sustainability Transparency & Disclosures:**
 - CIB consolidated its sustainability disclosures under its published "Environmental, Social, Governance and Data Digitization (ESGDD)" sustainability report.
 - CIB provides periodic sustainable finance reporting to the regulators (CBE and FRA).



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



ESG INSTITUTIONAL PILLARS



E&S and Sustainability Management System

The E&S and Sustainability Management System Pillar focuses on enhancing environmental, social, and climate risk management, ESG considerations across different departments, and managing sustainable finance programs.

- **CIB's ESRM System:** CIB has established a robust Environmental and Social Risk Management (ESRMS) covering all departments' functions
- **Sustainable Finance Policy:** A comprehensive and progressive policy document issued in January 2021. The Policy stresses commitment to a wide array of thematic obligations. It mandates the integration of the ESG dimensions across all lines of business.
- **Sustainability Systems:** A well-integrated and multiple-track sustainability system transformation that includes embedding sustainability across all Bank's Policies, SOPs, Capacity Building, Data, Monitoring & Disclosures.
- **Sustainability System Integration:** CIB is completing the ESG integration across the bank's standard operational procedures covering all the functions
- **ESG Dashboard and Scorecard Program:** CIB is in the process of initiating the ESG dashboard and scorecard program



ESG INSTITUTIONAL PILLARS



Sustainable Finance Strategy

The Sustainable Strategy Pillar is designed to integrate sustainability principles into the bank's operations, product offerings, and long-term financial planning.

Value Preservation: Managing ESG Risks including Climate Risk to enhance resilience

Value Creation:

- Ensuring access to capital by meeting DFIs' ESG due diligence requirements, qualifying for FCY funding and technical assistance by the IFC, EBRD and PROPARCO targeting climate and transition finance
- Developing new sustainable finance products and programs with unique selling propositions, e.g. sustainable finance offerings to SME and consumer
- Client value proposition: launching the decarbonization program in partnership with IFC to support CIB's clients in their decarbonization journeys across the high carbon intensive sectors
- Signing a Technical Assistance agreement with total grant of EUR 2m to support CIB's clients in their transition and decarbonization journey with focus on adaptation and mitigation finance in partnership with PROPARCO
- CIB is working with GIZ on technical assistance (TA) under the "Mainstreaming sustainability in the Egyptian financial sector" program to develop a new inclusive Electric Vehicle financing product for Retail Banking clients. An MOU will be signed following SFSC's approval to initiate this collaboration.



ESG INSTITUTIONAL PILLARS



CIB' SUSTAINABLE FINANCE STRATEGY LEVERAGES THE ESG DIMENSIONS TO ACHIEVE VALUE PRESERVATION, CREATION AND ACCELERATION IN THE SHORT, MEDIUM AND LONG TERM



Sustainable Finance Strategy

The Sustainable Strategy Pillar is designed to integrate sustainability principles into the bank's operations, product offerings, and long-term financial planning.





ESG INSTITUTIONAL PILLARS



Sustainable Finance Advocacy & Stakeholder Engagement

The Sustainable Finance Advocacy & Stakeholder Engagement Pillar is focused on engaging stakeholders across the ecosystem, market creation, regulatory alignment, and sustainable finance awareness and education.

Internal Staff Engagement:

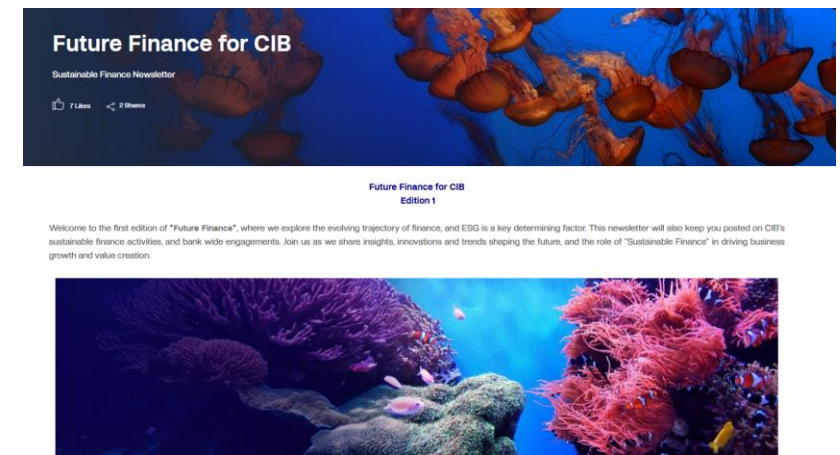
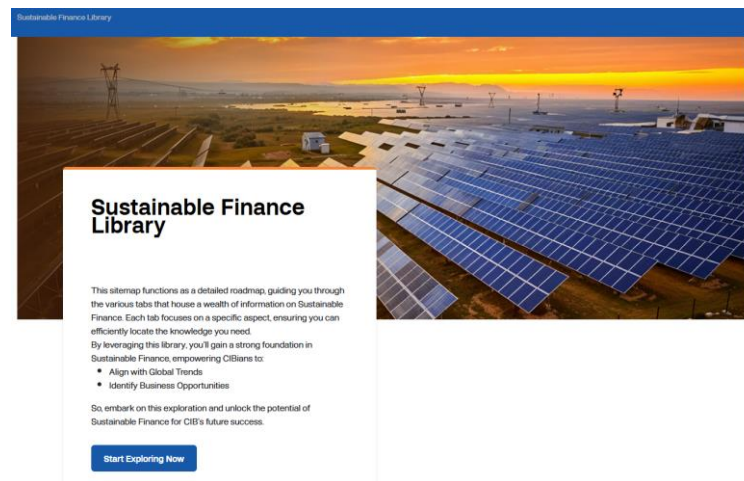
Sustainability Strategic Network (SSN) activities: CIB has provided focused sustainability capacity building to the SSN group, comprised of selected representatives from lines of business and support functions, to act as drivers for the system transition and enhancement of sustainable finance business growth.

Sustainable Finance School: CIB has launched a Sustainable Finance School to ensure embedding ESG across all staff members to support the transition.

Sustainable Finance Library: an internal library for CIB staff aimed to enhance ESG knowledge base on both personal and professional levels.

Amal El Araby Paper & Energy Award: an internal award that honors winners among departments and branches for saving paper & energy.

Sustainable Finance Newsletter “Future Finance”: an internal newsletter to all CIB staff which aims to keep all staff up-to-date on all the latest news and trends in the global and local Sustainable Finance Scene.





External Stakeholders 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

Globally, CIB is actively engaged with several key **sustainability frameworks and 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.

CIB is privileged to have its case study showcased in the new case study series: "Banking on Sustainability: From Principles to Practice." by the Principles for Responsible Banking (PRB).

Locally, CIB is engaged with several renowned **academic institutions** (including the American University in Cairo (AUC) and Nile University), in sustainable finance education and executive training to raise awareness on Sustainable Finance and bridge existing gaps. It covers the development of sustainable finance curriculums, case studies, and roundtables.

'El-Khazindar Business Research and Case Center' of the AUC has developed a case study on Sustainable Finance and the Green Bond of CIB, that was analyzed during its international student competition.

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.



[Responsible Banking Case Study Series – United Nations Environment – Finance Initiative](#)



ESG INSTITUTIONAL PILLARS



Sustainable Finance Innovation

The Sustainable Innovation Pillar focuses on the digitization of ESG data, enabling CIB to enhance regulatory compliance, investor engagement, and strategic decision-making.

ESG Data Digitization Platform

Ecological Footprint: CIB is developing an Ecological Footprint (EFP) module for the bank's own operations.

E&S Green Portfolio Reporting and Monitoring: Developing an automated reporting tool to report on green assets fulfilling the CBE reporting needs covering environmental and social related projects

Environmental and Social Risk Management system: Developing the digitization process for implementing the Environmental and Social Risk Management Due-diligence process



DIVERSITY AND INCLUSION

05



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



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

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	Employee Recognition Program	Amal El Araby Award	Sustainability Strategic Network (SSN)
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	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.	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.	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	Sustainable Finance Certifications	Sustainable Finance Awareness Programs	CIB Academies	Sustainability Capacity Building
In-House training programs on sustainable finance targeting specific areas. Target Audience: CCI, Risk, GCR, DI	Availed certificates about SCR Sustainability, Climate Risk, Sustainable Finance & ESG Target Audience: Nominations from CCI, Risk	Awareness program to equip attendees with knowledge about sustainable finance Target Audience: Retail & COO	Awareness program to equip attendees with knowledge about sustainable finance Academies:	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

05



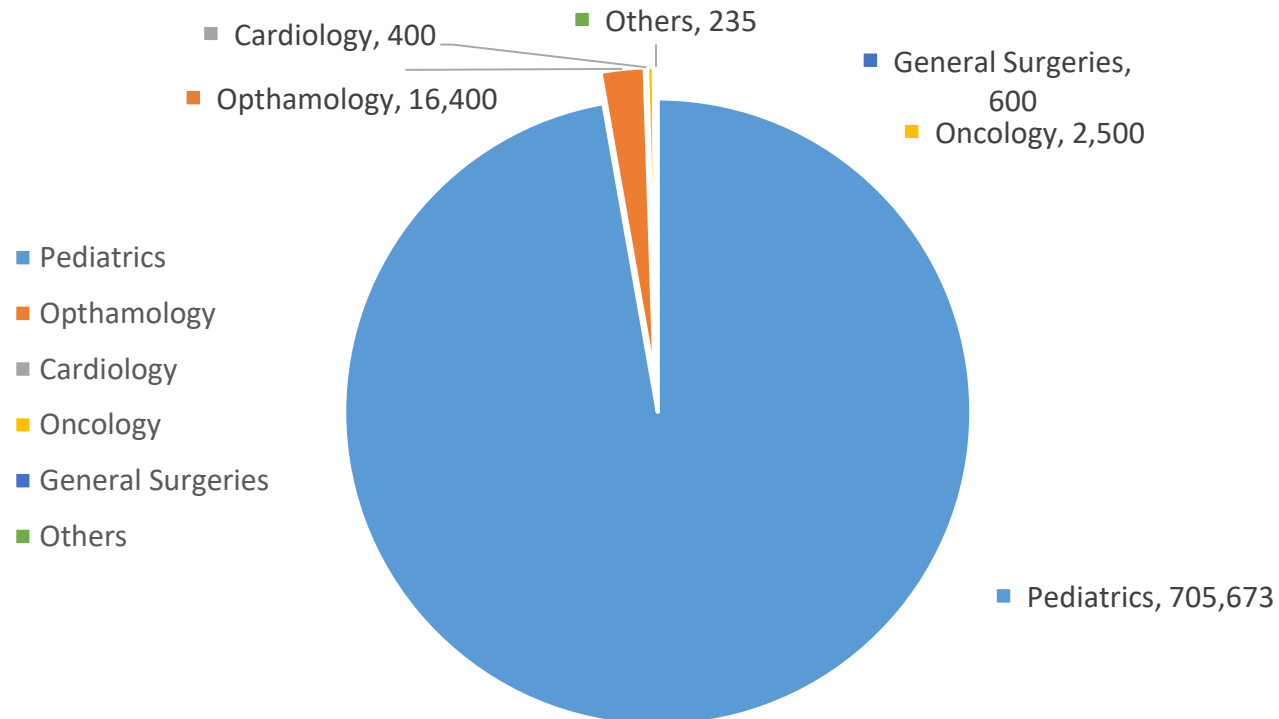


CIB FOUNDATION



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 across Egypt.

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





CORPORATE GOVERNANCE

06





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



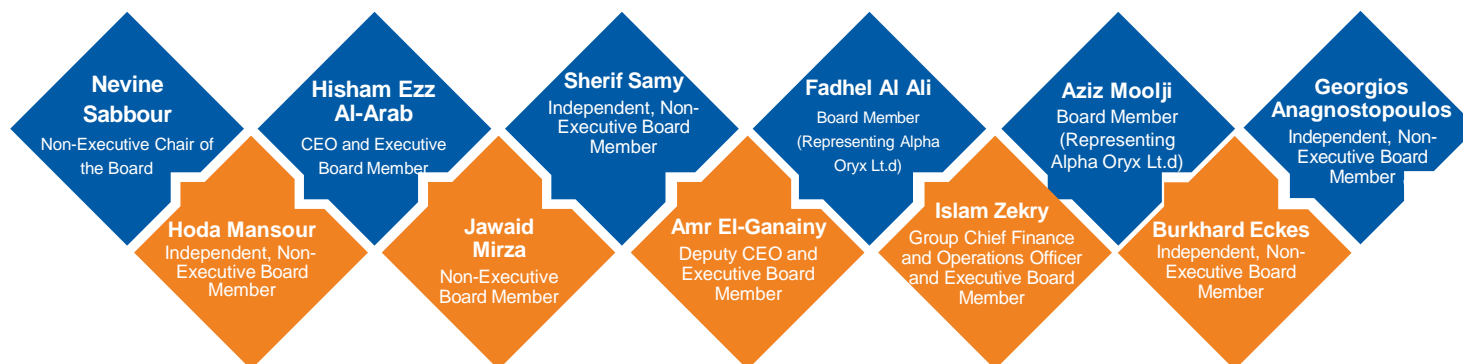


CORPORATE GOVERNANCE



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





AWARDS

07





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

Investor Relations contacts:



Headquarters:

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



Email:

CIB.InvestorRelations@cibeg.com



Hotline:

19666



**Thank
You**



50
YEARS

A LEGACY
FOR THE
FUTURE