



ESG Presentation Q1 2025



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ABOUT CIB

01





CIB AT GLANCE



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.

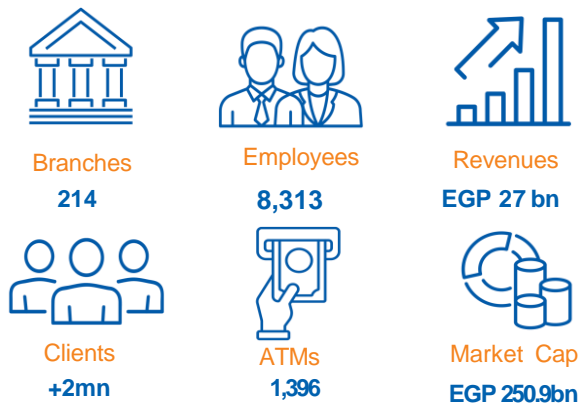


An expanding footprint

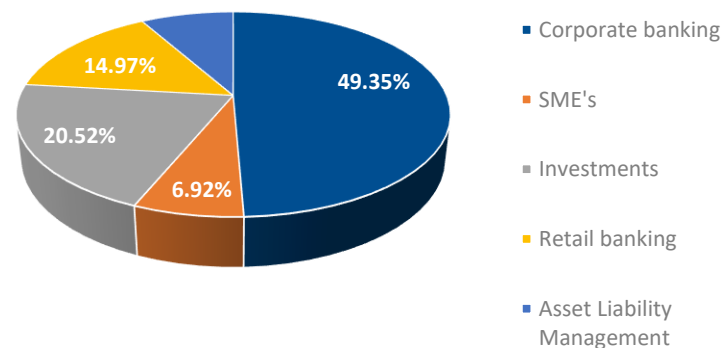
Pioneering Egypt's financial presence on the continent, CIB has already established a toehold in the region, with a representative office in Ethiopia and the acquisition of Kenya's Mayfair Bank, now known as CIB Kenya.



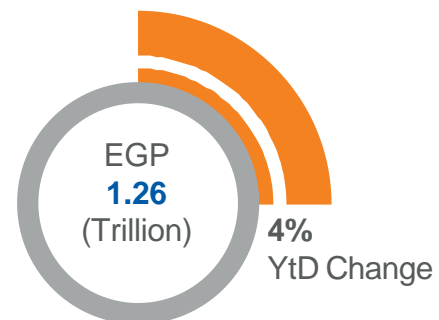
CIB AT GLANCE



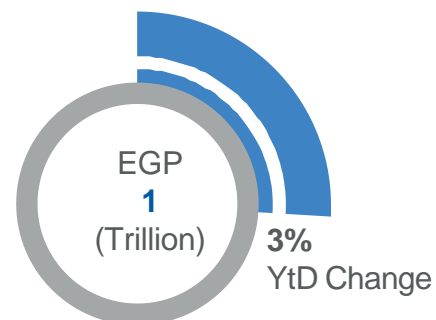
Profits by Lines of bussiness



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

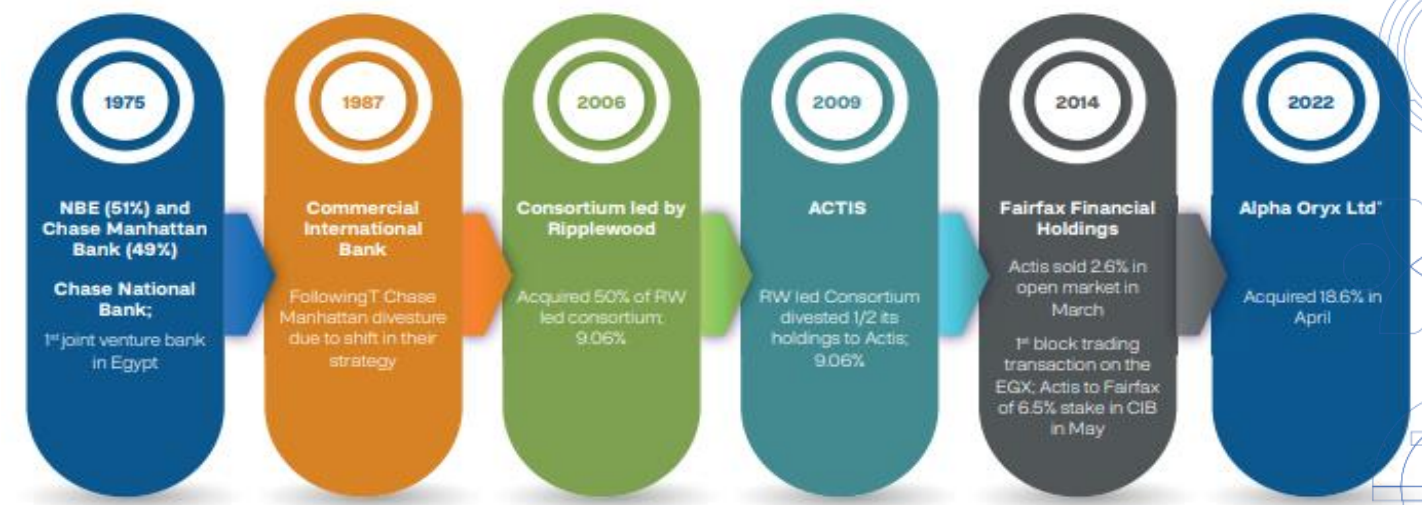


STOCK EXCHANGES		TICKER	SHARE INFORMATION	52 WEEKS PERFORMANCE	P/B
Listed	Egyptian Exchange (EGX)	COMI	⊗ Shares outstanding: 3,043,158,000	⊗ High EGP 89.7	16
Listed	London Stock Exchange (LSE)	CBKD	⊗ Par value: EGP10.00	⊗ Low EGP 73	
Traded	OTCQX Int'l Premier (Level 1 ADR prog)	CIBEY	⊗ GDR convertibility: 1: 1		

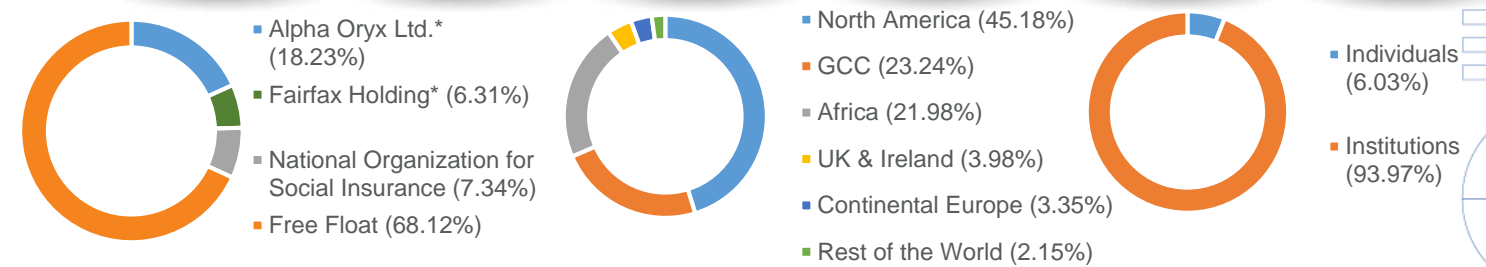
CREDIT RATINGS

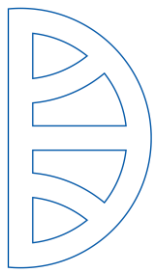
	LT FCR	ST FCR	Outlook
FITCH	B	B	Stable
S&P	B-	B	Stable
Capital Intelligence	B	B	Stable
	Counterparty Risk Rating	Bank Deposits	Outlook
Moody's	B3/NP	Caa1/NP	Positive

SHAREHOLDERS



**Alpha Oryx Ltd. (a subsidiary of Lunate Legacy IV LP), where Alpha Oryx Ltd. owns 18.23% in both local shares and GDRs.*
***Several wholly owned subsidiaries of Fairfax Financial Holdings Ltd ("Fairfax")*





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.

Responsible Banking

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

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



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

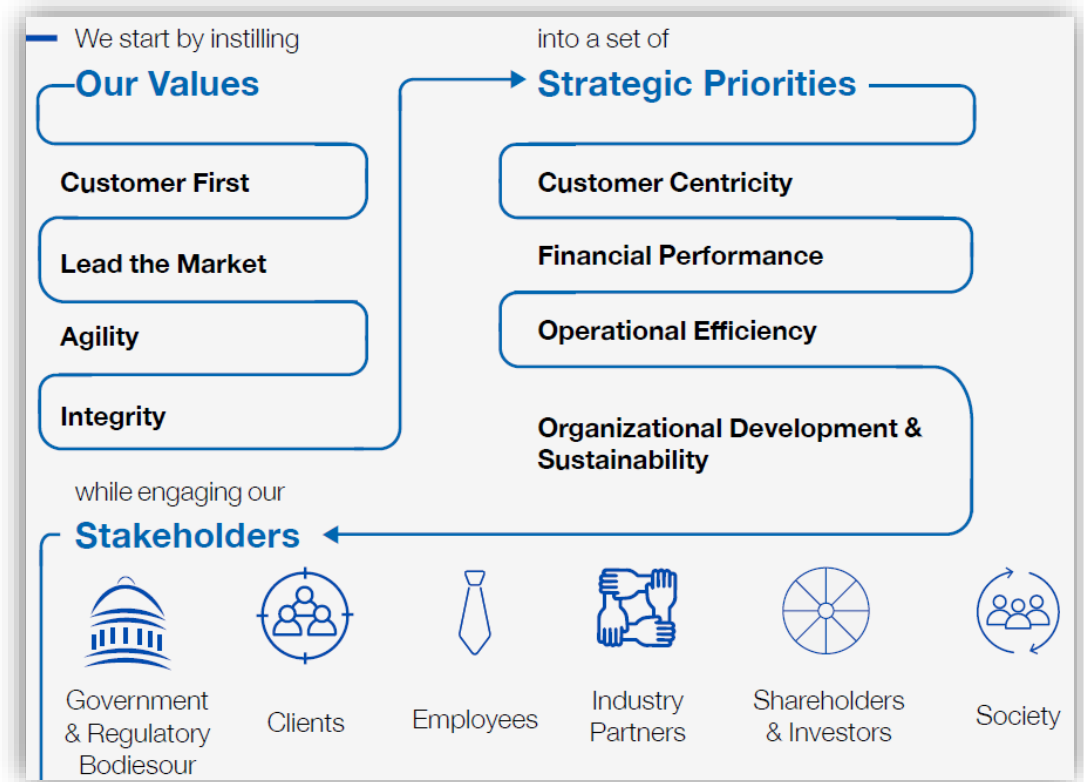
Investing in employee wellbeing and retention to support professional development and upskilling, enhancing market growth and profitability.

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. 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



ESG INSTITUTIONAL PILLARS



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 aims to seamlessly integrate ESG principles into its operations. Focused on transforming Egypt's sustainability landscape and becoming a global leader in the field, it prioritizes risk management, revenue generation, reputation, and ecological footprint.



ESG 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

- **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, portfolio impact assessment

- **The Sustainable Finance Policy:** Asserts CIB's commitment to integrating sustainability, embodying the Economic, Environmental, Social, and Governance (EESG) dimensions across the Bank's policies, procedures, operations, and culture to sustain value creation, in the short, medium & long term.
- **Sustainability Transparency & Disclosures:** CIB consolidated its sustainability disclosures in its published Environmental, Social, Governance and Data Digitization (ESGDD) report
- **Regulator's Sustainability Reports:** Fulfilling the requirements of the regulator's sustainability reports (CBE and FRA)
- **Frameworks Memberships:** CIB is a founding member of both NZBA and the UNEP-FI PRB



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:** Enhancement of the CIB's Environmental and Social Risk Management (ESRM)
- **Sustainability System Integration:** ESG integration across the bank's standard operational procedures covering all the functions
- **ESG Dashboard and Scorecard Program:** Initiation of 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



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.

UNEP-FI PRB:

- **Case Study:** Featured within the Principles of Responsible Banking (PRB) Case Study: "**Banking on Sustainability: From Principles to Practice.**"
- **Video Interview:** Featured within a UNEP-FI interview discussing global Banks' responsible banking practices with our CSO.

AUC Case Study: Developed a case study with the American University in Cairo on the integration of sustainable finance in CIB, taking the issuance of the first corporate green bond in Egypt as an example.

Sustainable Finance School: Launched the CIB sustainable finance school, in cooperation with the L&D department, for CIB staff to expand sustainable finance knowledge bank-wide

Nile University: Conducted a course with Nile University and provided internships for aspiring students there.

SSN Expert Talk Sessions: Conducted multiple rounds of the CIB staff Sustainability Strategic Network (SSN), which provides in-depth insights into emerging trends, and best practices of sustainability and sustainable finance.

Amal El Araby Award: Conducting the "Amal al Araby Paper & Energy Champs" Award

Sustainable Finance Library: We are currently working in launching a Sustainable Finance library for CIB staff to expand on their knowledge and provide potential opportunities for professional growth.



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

E&S Green Assets: 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



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

Smart Wallet

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

Bedaya Saving Account

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

Bedaya (Current / Business Accounts)

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

Meeza Prepaid Card

In 2024, Meeza Prepaid cards reached 6.7K cards



FINANCIAL INCLUSION

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

Women's day Initiative March 2024



Arab Financial Inclusion Day April 2024





FINANCIAL INCLUSION

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

Internal 



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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

Internal



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	<p>The program's aims at retaining top talents, increase motivation, boost employee productivity, and foster a positive working environment.</p> <p>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.</p>	<p>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.</p>	<p>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.</p> <p>The SSN also engaged its members across the bank by engaging them in working groups emanating from the various international frameworks that</p>

ESG Capacity Building

Sustainable Finance Specialized Training Programs	Sustainable Finance Certifications	Sustainable Finance Awareness Programs	CIB Academies	Sustainability Capacity Building
<p>In-House training programs on sustainable finance targeting specific areas.</p> <p>Target Audience: CCI, Risk, GCR, DI</p>	<p>Availed certificates about SCR Sustainability, Climate Risk, Sustainable Finance & ESG</p> <p>Target Audience: Nominations from CCI, Risk</p>	<p>Awareness program to equip attendees with knowledge about sustainable finance</p> <p>Target Audience: Retail & COO</p>	<p>Awareness program to equip attendees with knowledge about sustainable finance</p> <p>Academies:</p>	<p>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</p>



STAKEHOLDER ENGAGEMENT

05



STAKEHOLDER ENGAGEMENT

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

CIB is actively engaged on the global stage with several key sustainability frameworks 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.

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

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



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



COMMUNITY DEVELOPMENT

05

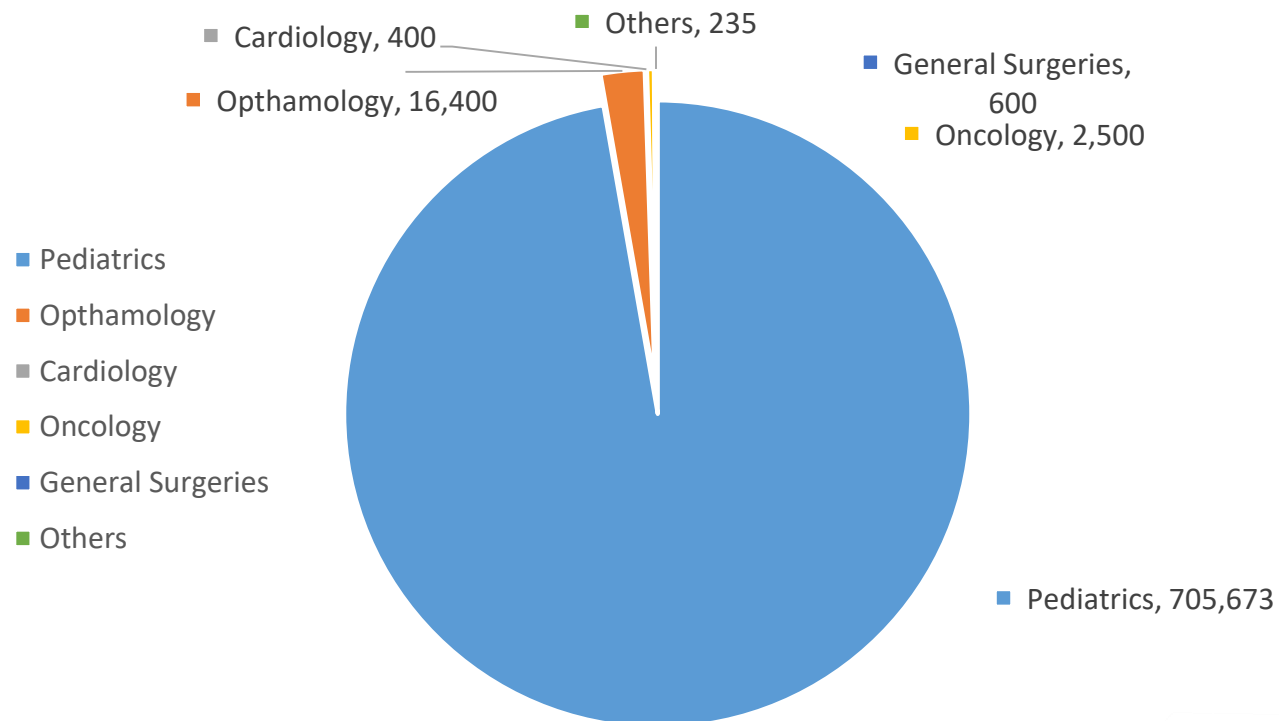




CIB FOUNDATION

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

05





CORPORATE GOVERNANCE



Commitment to sound corporate governance practices continues to define CIB

This commitment is supported by several mandates:

- Internal policies, risk controls, and manuals have been put in place to ensure that all business aspects are not only covered, but well-governed (including risk management, compliance, audit, remuneration, evaluation, succession planning, code of conduct, and budgeting)
- Segregation of the role of CEO and the non-executive chairperson
- Dedicated Corporate Governance team

The Board's main responsibilities include:

- Setting the Bank's overall strategy and overseeing its execution
- Establishing internal control mechanisms
- Setting the Bank's risk appetite and regularly monitoring performance indicators against approved, defined appetite
- Approving IT Group strategy and review it periodically, especially with regards to the confidentiality of the Bank's information
- Ensuring that shareholders' interests are being catered to

The Board carries on with its mandate to continuously improve the overall corporate governance framework by regularly reviewing and supervising the Bank's practices



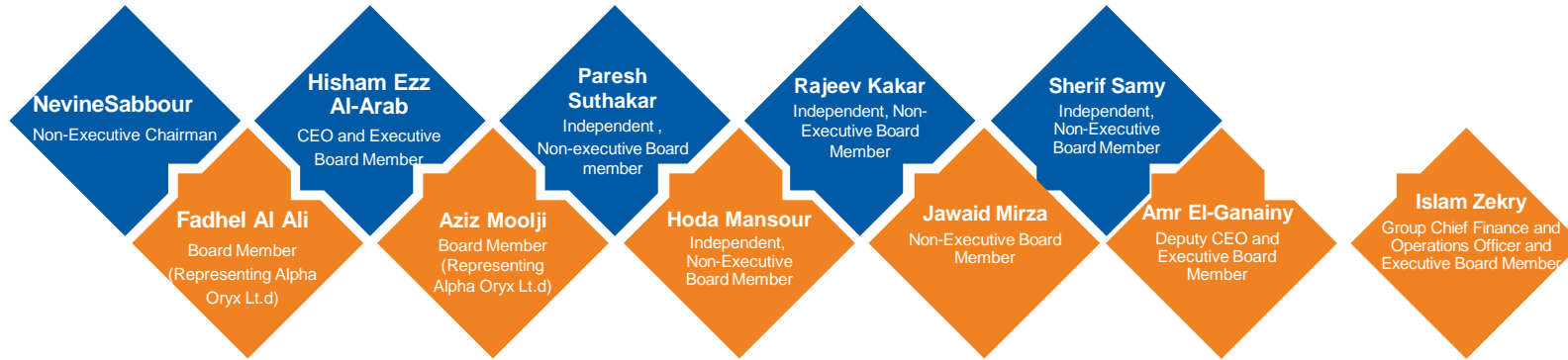


CORPORATE GOVERNANCE



CIB's Board consists of 11 members;

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



Board of Directors

- 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 Committees

- 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

05





AWARDS



Global Finance

- Best FX Bank in Egypt
- Best Bank for Sustainable Finance in Emerging Markets
- Best Bank for Sustainability Transparency
- Best Private Bank Award
- Best SME Bank Award
- Best Trade Finance Award
- Lifetime Achievement Award

MEED

- Best SME Bank in Egypt
- Excellence in Supply Chain Financing



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You**



50
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