



ESG Presentation Q3 2025



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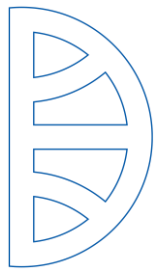
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CIB AT A GLANCE

In 2025, CIB celebrates 50 years of leadership & resilience, cementing its position as Egypt's largest private-sector bank. The anniversary reflects CIB's legacy of innovation and its pioneering role in driving sustainability – having embraced ESG principles over a decade ago. It marks three key milestones:

10 years of sustainability reporting that culminated in the 2024 ESGDD report, which includes a fundamental revision of the classic 'ESG' acronym by adding a 4th pillar 'Data & Digitization' and CIB's progress across these four reporting pillars, the consolidation of global ESG reporting frameworks CIB is aligned with, as well as the quantitative ESG KPIs Data Pack to meet the expectations of investors, creditors and regulators; 4 years anniversary of CIB issuing Egypt's 1st corporate Green Bond; and the successful conclusion of 3 years of Sustainable Finance System & Strategy Implementation, 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
4

GREEN
BOND

YEARS
10

SUSTAINABILITY
REPORTING

YEARS
3

SUSTAINABLE FINANCE
SYSTEM & STRATEGY
IMPLEMENTATION



ABOUT CIB

01





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

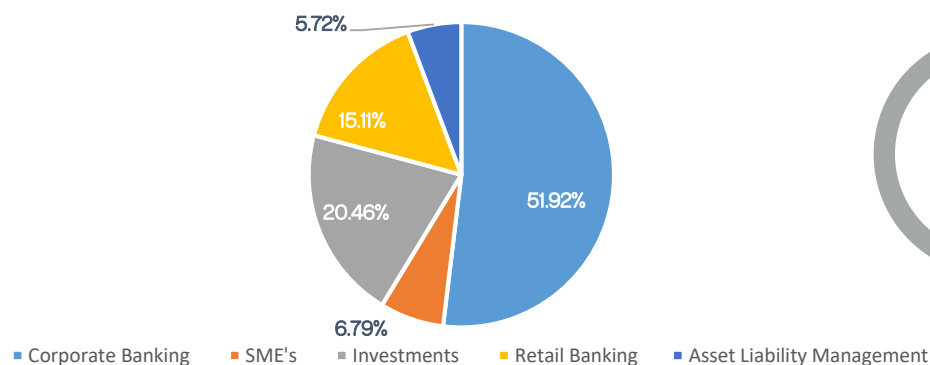
Corporate and Institutional Banking

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.

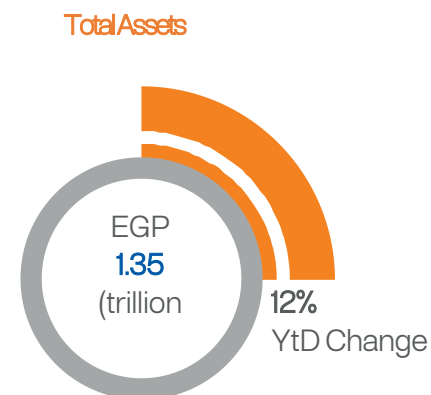
Retail and Commercial Banking

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.

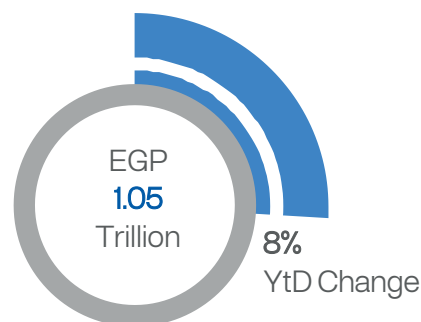
Profits by Business Segment



CIB surpassed 1tr in both assets and liabilities



Total Customer Deposits



Key Factors



Branches
214



ATMs
1,452



Employees
8,532



Revenues
EGP 54.9bn



Clients
+2mn



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

Internal



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

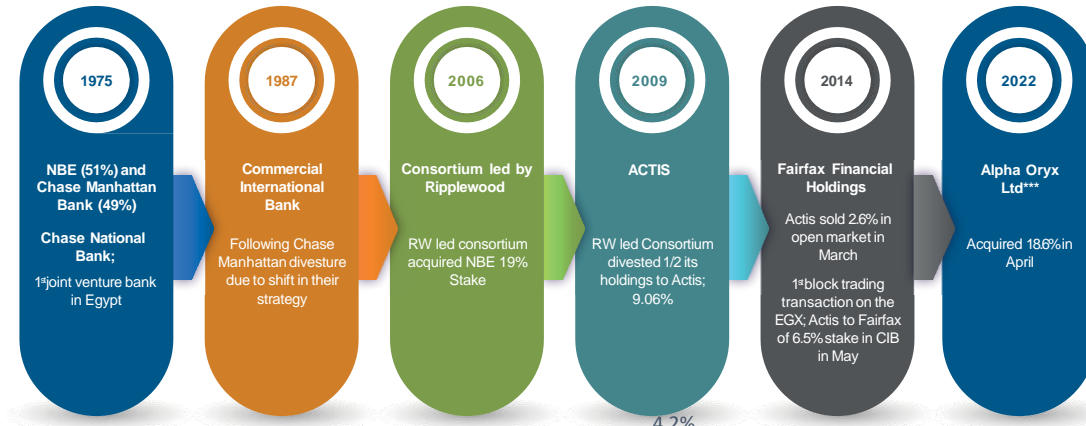
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16*

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")

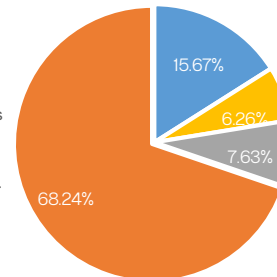
*** Alpha Oryx Ltd. (a subsidiary of Lunate Legacy IV LP), where Alpha Oryx Ltd. owns 18.23% in both local shares and GDRs.

• 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%)

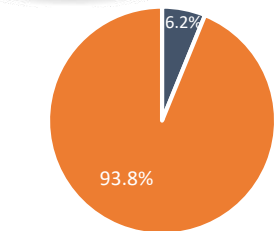
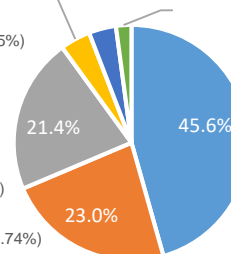
• GCC (23%)

• Africa (21.364%)

• UK & Ireland (4.154%)

• Continental Europe (3.74%)

• Rest of the World (2.117%)



▪ Individuals (6.2%)

▪ Institutions (93.84%)



FRAMEWORKS AND ESG RATINGS

Internal



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.

Risk Management

Enhances CIB's risk management including Climate, Environmental and Social risks.



Portfolio Assessment

Factors into CIB's sustainability strategy by enhancing the Bank's Portfolio.



EESG Reporting

Allows for transparent reporting on CIB's ESG measures.



ESG Indices

Globally accepted ratings indicative of the Bank's sustainability considerations.



Science Based Approaches

Ensuring streamlined and globally accepted scenario-setting.

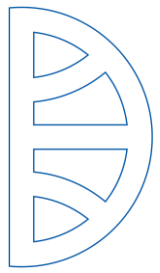




STRATEGY OVERVIEW

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



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.



This year, we successfully concluded the three-year implementation of our Sustainable Finance System and Strategy (SFSS), a transformative initiative fueled by the strength of our human capital. Delivered through eight cross-functional workstreams, the SFSS mobilized institutional energy and top-tier expertise across the Bank. It embedded ESG principles throughout our systems, enhancing our agility, building future resilience, and enabling the development of innovative business models.

Hisham Ezz Al-Arab, CEO and Board Member



We are celebrating 50 years of leadership and client value proposition that goes beyond funding, centered on full stakeholder engagement and client transition at every level. As sustainability becomes a business imperative, CIB continues to lead by leveraging ESG to better understand and respond to client needs. Sustainability is now embedded across our systems, strategies, governance, and products as a result of an internal shift that has driven our focus on new business models and financing solutions that stay ahead of evolving market dynamics.

Amr El Ganainy, Deputy CEO and Board member

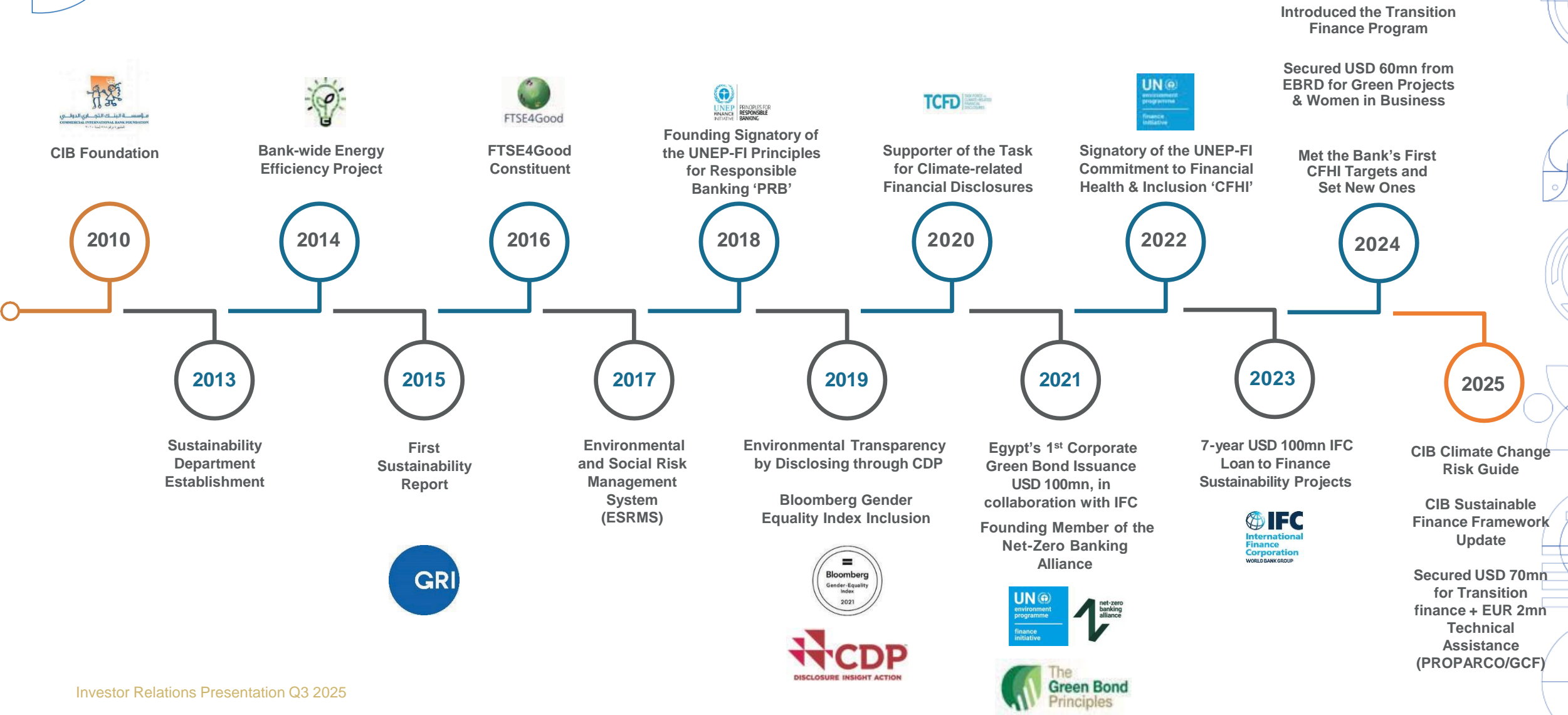


We recognize that we are entering a new chapter where ESG must not only be measured, but monetized. This report represents an active step in that direction, reflecting a strategic shift toward managing data, performance, and impact. Our focus now turns towards the next frontier: enacting our ESG data digitization architecture. This is a critical enabler to scale Sustainable Finance and transform ESG into a measurable impact and monetized value. CIB's progress in integrating the ESG has been driven by a robust sustainability governance framework fostering inclusive dialogue from our Board of Directors and executive leadership to every team across the bank. It is this culture of collaboration and ownership that has enabled us to fully embed ESG into our institutional fabric and client engagement models.

Dalia Abdel Kader, Chief Sustainability Officer



OUR SUSTAINABILITY JOURNEY





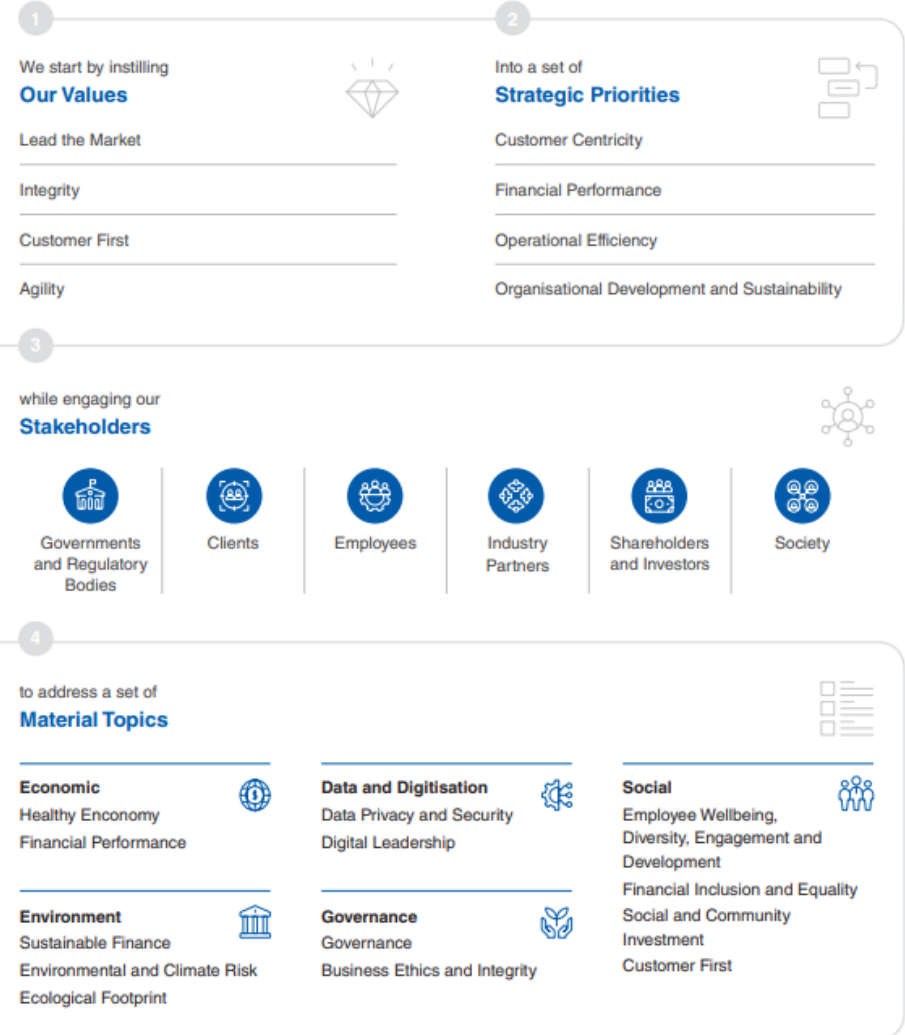
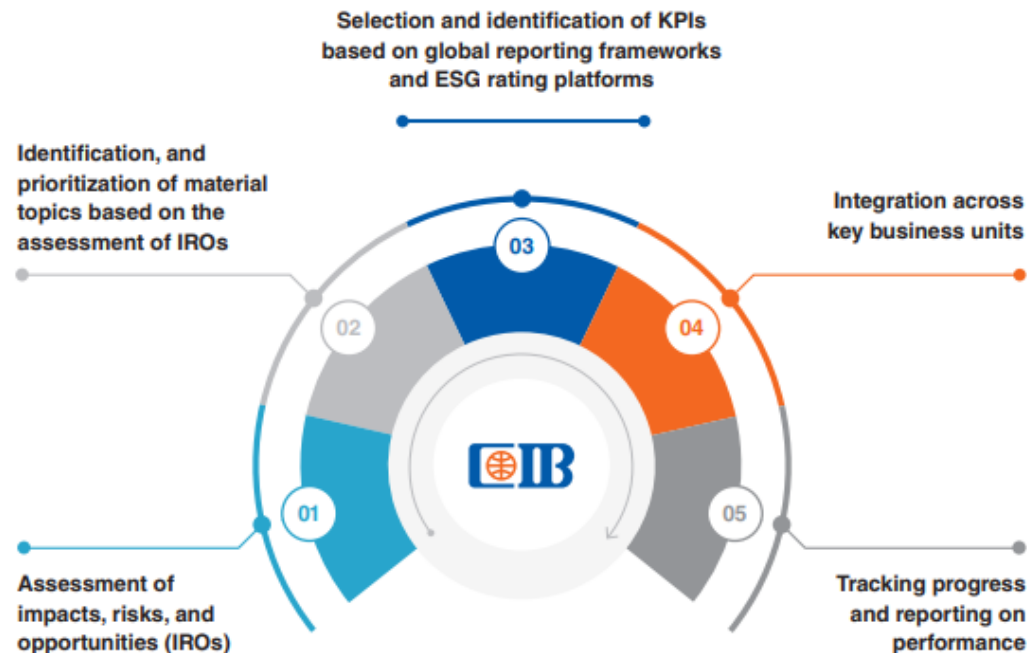
VALUE CREATION APPROACH



Value Creating Approach

CIB adopted a structured, impact-driven methodology for selecting and managing sustainability-related key performance indicators (KPIs), grounded in the principle of double materiality and aligned with global frameworks. The process began with the identification of material ESG topics through a comprehensive assessment of Impacts, Risks, and Opportunities (IROs). Each KPI was then defined and mapped to its corresponding material topic across CIB's four (4) ESG reporting pillars. A comprehensive set of KPIs were identified, some of which are publicly disclosed, while others are monitored internally to support performance management and strategic decision-making. To further embed integrated thinking, each KPI was also mapped to the six (6) capitals defined by the IR Framework: Financial, Natural, Intellectual, Human, Social, and Relationship.

Our Methodological Approach





VALUE CREATION APPROACH



Inputs

Financial Capital



Allocating financial capital to solidify market presence, expanding into new segments, driving growth.

Manufactured Capital



CIB operates a network of branches and ATMs in Egypt and Kenya, along with other representative offices across Dubai and Ethiopia to deliver top-notch, secure and fast customer experience.

Human Capital



Investing in employee wellbeing and retention is aimed at helping to support profession 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.

Social and Relationship Capital



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

Natural Capital



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

Outputs as of Dec. 2024

Financial Capital



EGP 244.17 Bn
Market Cap

EGP 99 Bn
Revenues

5.44%
Return on Average Assets (ROAA)

EGP 55.2 Bn
Net Profit

EGP 399 Bn
Gross Loan Portfolio

EGP 968 Bn
Total Deposits

49.5%
Return on Average Common Equity (ROAE)

EGP 1.2 Tn
Total Assets

Manufactured Capital



212
Branches and Units

1,387
POS Machines

Operating in
Egypt and Kenya

1,387
ATMs

+2 Mn
Clients and Customers

Human Capital



10,054
Employees

988
Number of employee promotions

18%
Woman representation in the Board

38%
Employees under 30 years

35%
Woman representation in the workforce

Constituent
Bloomberg Gender-Equality Index (GEI)

Intellectual Capital



Environmental and Social Risk Management System
Fully integrated E&S risks in our credit risk management

Zaki the Bot
Egypt's First Chatbot

Brain Trust
Advocating for Adaptation Finance for Water and Food Systems

Sustaining Sectors and Sustaining SMEs Program
Promoting sustainable action among corporate and SMEs across different sectors.

Bedaya Accounts
Tailored for microenterprises, youth women, and freelancers

CIB Smart Wallet
Serving 1,407,036 users in 2024

+1.9 Mn
Digital Banking Users

Social and Relationship Capital



Microfinance Institutions

EGP 30.89 Bn total disbursed amounts since the initiation of MFIs in CIB
27% of total customers is youth owned
52% of total customer is women owned

Financial Inclusion (FI)

5 FI products provided as per the CFHI
Growing Together Initiative to empower SMEs
18,903 individuals trained in financial literacy of which **48%** were women

CIB Foundation

EGP 431.5 Mn allocation for new projects in 2024

Stakeholders Engagement

Collaborating with clients, ministries, MDB, DFIs and academia to create an enabling ecosystem and further our sustainable finance and development ambitions

Natural Capital



C
CDP 2024 Climate Change score

+15 Mn kWh/year
Annual Energy Savings through Climate Financing

EGP 1,802 Mn
Funded under EPAP

12%
Reduction in scope 1+2 emissions per FTE from 2018 baseline

EGP 11.67 Bn
Funded through Green Bonds

Developed and Branded
Twelve (12) Sustainable Finance offerings

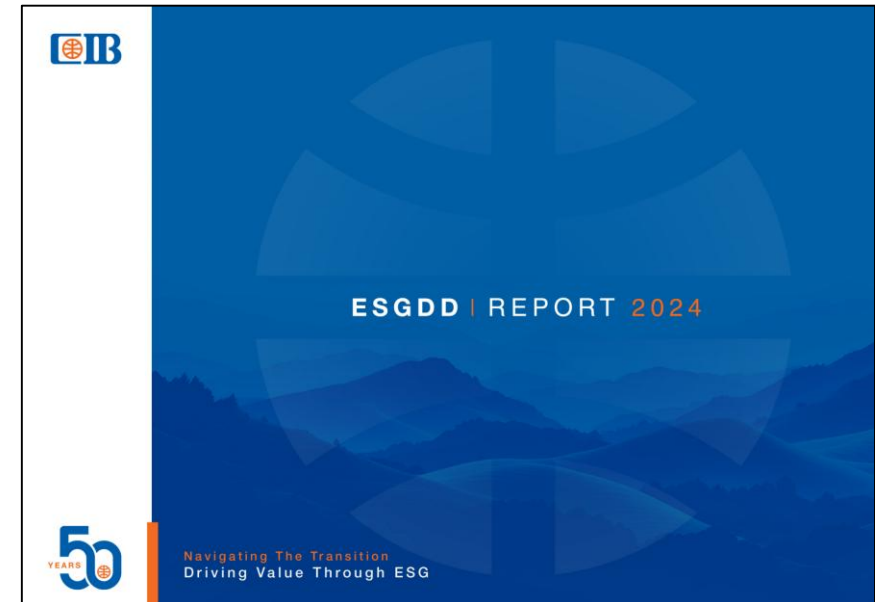


TRANSPARENCY AND DISCLOSURES

CIB has been committed to transparent disclosing of its ESG activities and KPIs progress, through publishing several sustainability reports and disclosures over the past decade.

The integrated 2024 ESG Data & Digitization (ESGDD) sustainability report represents a fundamental revision of the classic ‘ESG’ acronym by adding a 4th pillar ‘Data & Digitization’, and is inclusive of CIB ESG disclosures, in alignment with global sustainability frameworks and standards, covering GRI, SASB, TCFD, NZBA, PRB, Equator Principles, CDP, as well as CIB Ecological Footprint.

The ESG Data Pack outlines CIB’s non-financial performance across key environmental, social, and governance ‘ESG’ metrics over the past 2 years, where data is available. It is published as part of the Bank’s 2024 ESGDD Report on CIB website.



[CIB ESGDD 2024](#)



ESG INSTITUTIONAL PILLARS

04



THE WAY FORWARD: ESG INTEGRATION



CIB has established key institutional pillars that drive sustainability, as an enabler for enhancing 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 in parallel, 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 and global evolution, 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. With its successful implementation, Sustainable Finance has been embedded within the Bank's business models.



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, accountability, 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, decarbonization, 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 all 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, support and control functions.

Sustainability Strategic Network: Multi-functional bottom-up structure that supports ESG integration across the Bank and accelerates the transition.

Climate Change Management Governance: The climate change management governance structure has been established, in alignment with the TCFD.



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

CIB Sustainable Finance Policy: Asserts CIB's commitment to integrating sustainability, embodying ESG dimensions across the Bank's policies, procedures, operations, and culture to sustain value creation in the short, medium & long term.

CIB Sustainability Frameworks & Standards Architecture: CIB is a founding member of the UNEP-FI **PRB**, the **NZBA** and the UNEP-FI Commitment to Financial Health & Inclusion. It is the 1st bank in Egypt to join the **TCFD**, and it follows the **IFC**, **EBRD** and **EP standards**.

Sustainability Transparency & Disclosures:

- CIB consolidated its sustainability disclosures, in alignment with global frameworks under its published "Environmental, Social, Governance and Data Digitization (ESGDD)" sustainability report.
- CIB provides periodic sustainable finance reporting to the regulators (CBE and FRA).



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 'ESRM', integrating ESG considerations across different departments, and managing sustainable finance programs.

CIB's ESMS:

- CIB has been building an Environmental and Social Management System (ESMS) across all departments' functions through **ESG integration across all Bank's Policies and SOPs** (standard operational procedures).
- The journey of a well-integrated and multiple-track sustainability system transformation involves **Capacity Building, Data, Monitoring & Disclosures**.

CIB's ESRMS:

- A robust Environmental and Social Risk Management System (ESRMS) according to internal standards (IFC, EBRD, EP), incl. **the E&S due diligence assessment process**, covers the **whole lending portfolio**.

ESG Due Diligence:

- A bank-wide **ESG due diligence** is carried out by the DFIs such as (IFC, EBRD, FMO, PROPARCO, BII).
- A **due diligence on CIB ESRMS performance** is carried out by an **external auditor**.

ESG Dashboard and Scorecard Program:

- CIB is in the process of initiating the ESG dashboard and the ESG scorecard program.



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 Strategy

The Sustainable Strategy Pillar is designed to integrate sustainability principles into the bank's operations, product offerings, and long-term financial planning. Its purpose is to leverage ESG for value preservation and value creation.

Compliance - Value Preservation:

Continuous upgrading the **management of ESG Risks**, including **Climate Risk**, in compliance with regulatory requirements, and alignment with **global best practice** to enhance **resilience**.

Growth - Value Creation:

- Securing **access to capital** by meeting **DFIs' ESG due diligence requirements** has qualified CIB for FX funding & technical assistance by the **IFC (US\$204.2mn)**, **EBRD (US\$65.7mn)**, and **PROPARCO (Euro72mn)** targeting climate & transition finance.
- A wide range of **sustainable finance products and programs** with unique selling propositions to big corporates, as well as **financial inclusion** offerings to SMEs and consumers. Direct credit exposure to environmental and social '**E&S**' projects as of end of Q3/'25, as per CBE classifications, amount to **EGP78bn**, representing **19.5%** of total direct lending portfolio; **14% are funded by DFIs**.
- 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.

Trendsetting & Future Proofing - Value Acceleration:

- **Innovative sustainable finance products and solutions:**
 - **Technical Assistance 'TA' Agreements:**
 - with **PROPARCO** to support CIB's clients in their **transition and decarbonization** journey with focus on **adaptation and mitigation finance**.
 - with **Gesellschaft fuer Internationale Zusammenarbeit 'GIZ'**, under the "Mainstreaming sustainability in the Egyptian financial sector" program, to develop a new inclusive **EV financing product for retail banking clients**.
- **Expansion in East Africa:** In process of developing ESRMS for CIB Kenya.
- **ESGDD 2024 integrated Sustainability Report**, including **ESG Data Pack**.



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:

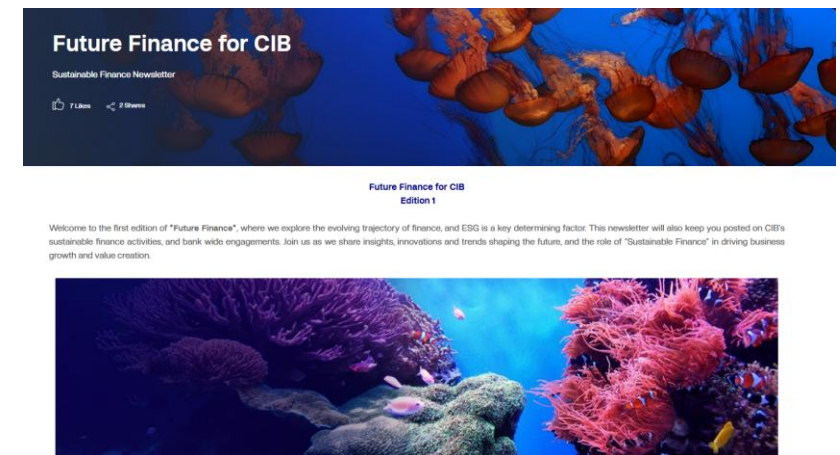
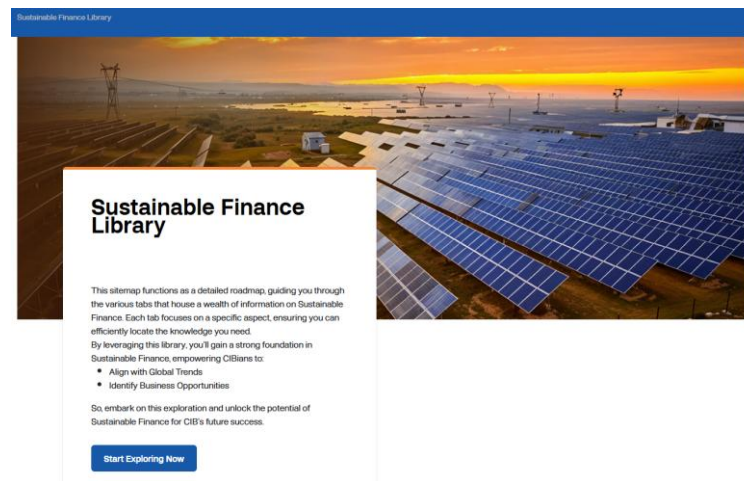
Sustainability Strategic Network (SSN) activities: CIB has provided focused sustainability capacity building to the SSN group, comprised of selected representatives from lines of business and support functions, acting as drivers for the system transition and enhancement of sustainable finance business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

Sustainable Finance School: CIB has launched a Sustainable Finance School to ensure embedding ESG knowledge and expertise 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.





ESG INSTITUTIONAL PILLARS

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.





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.

The ESG Data Digitization Platform:

- **Ecological Footprint:** CIB has completed the Ecological Footprint Module, which displays detailed operational data related to water, energy and land consumptions by branch/unit, to enhance informed decision making.
- **E&S Green Portfolio Reporting and Monitoring:** Developing an automated reporting tool to report on green assets fulfilling regulatory compliance reporting on the bank's environmental and social related projects.
- **Environmental and Social Risk Management system:** Developing the digitization process for implementing the ESRM Due-diligence process.

The ESG Data & Digitization (ESGDD) sustainability report

- The 2024 ESGDD sustainability report is **inclusive of CIB ESG disclosures**, in alignment with global sustainability frameworks and standards, covering GRI, SASB, TCFD, NZBA, PRB, Equator Principles, CDP, as well as CIB Ecological Footprint.
- **The ESG Data Pack** outlines CIB's non-financial performance across key environmental, social, and governance 'ESG' metrics over the past 2 years, where data is available. It is published as part of the Bank's 2024 ESGDD Report on CIB website.



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	<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 CIB belongs to</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>



CORPORATE GOVERNANCE

04





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





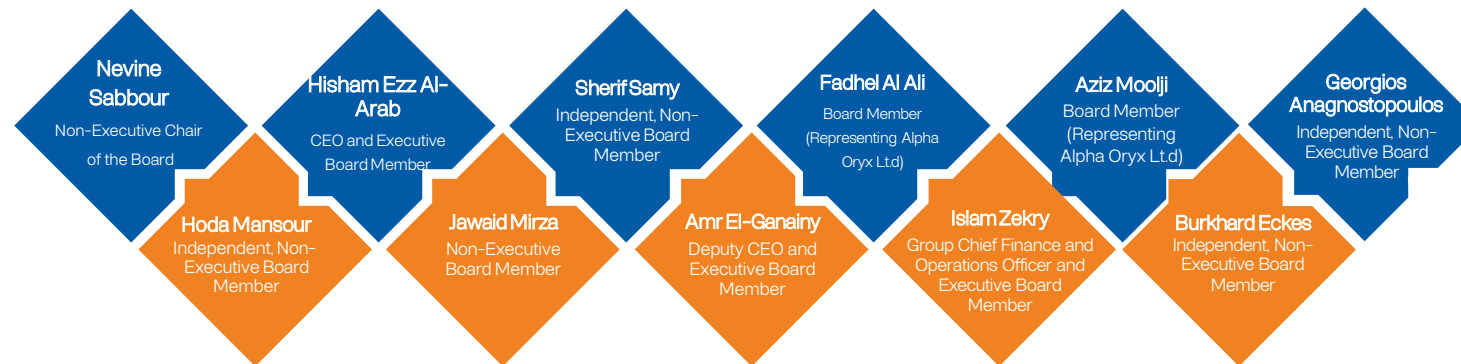
CORPORATE GOVERNANCE

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

Investor Relations contacts:



Headquarters:

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



Email:

CIB.InvestorRelations@cibeg.com



Hotline:

19666



**Thank
You**



50
YEARS

A LEGACY
FOR THE
FUTURE