

ESG  
Presentation  
FY 2025





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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

10  
YEARS

SUSTAINABILITY  
REPORTING

3  
YEARS

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



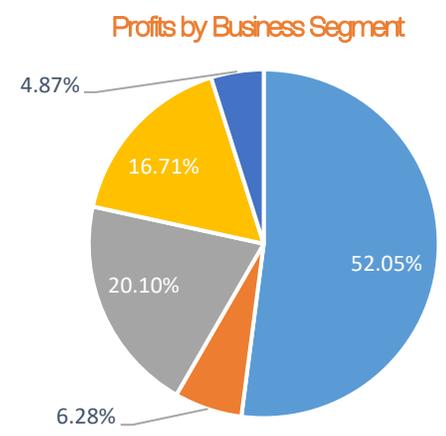
## Business Segments

### 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.

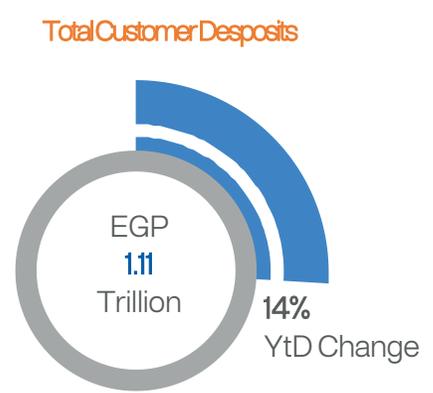
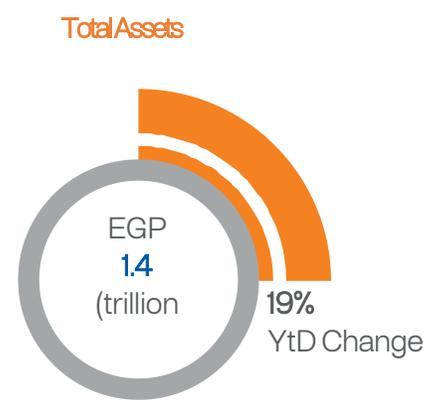
### Retail and Commercial Banking

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.



■ Corporate Banking (52.05%) ■ SME's (6.28%) ■ Investments (20.1%) ■ Retail Banking (16.71%) ■ Asset Liability Management (4.87%)

## CIB surpassed 1tr in both assets and liabilities



## Key Factors



Branches  
214



ATMs  
1,434



Employees  
8,665



Revenues  
EGP 117bn



Clients  
+2mn



Market Cap  
EGP 466bn

## Presence

### Subsidiaries and Associates

- CIB Kenya Limited **100%**
- Commercial International Finance Company **99.98%**

### Representative Offices

- Dubai Representative Office



# CIB AT A GLANCE

Well diversified ownership base and solid credit profile across all agencies



## STOCK EXCHANGES

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

## TICKER

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

## SHARE INFORMATION

- Shares outstanding 3,377,936,100
- Par value EGP 10.00
- GDR convertibility 1 : 1

## 52 WEEKS PERFORMANCE

- High EGP 140.2
- Low EGP 68.45

## P/B

2.02

## CREDIT RATINGS

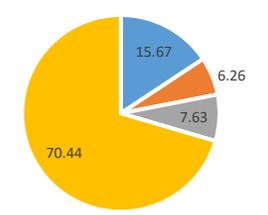
	LT FCR	ST FCR	Outlook
<b>FITCH</b>	B	B	Stable
<b>S&amp;P</b>	B	B	Stable
<b>Capital Intelligence</b>	B	B	Stable
	<b>Counterparty Risk Rating</b>	<b>Bank Deposits</b>	<b>Outlook</b>
<b>Moody's</b>	B3/NP	Caa1/NP	Positive

## SHAREHOLDERS OVER THE YEARS

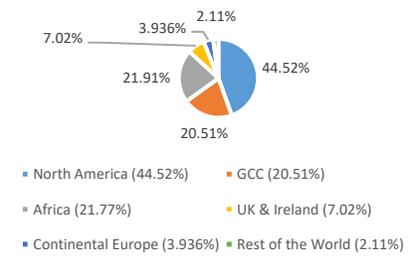


## SHAREHOLDING STRUCTURE

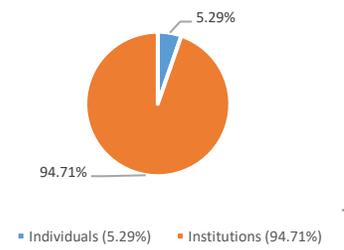
- \* Alpha Oryx Ltd. (a subsidiary of Lunate Legacy IV LP) (15.67%)
- \* Fairfax Financial Holdings Ltd (6.26%)
- \* National Organization for Social Insurance (Social Insurance Fund for Governmental Sector Workers) (7.63%)
- \* Free Float (70.44%)



## SHAREHOLDERS BY REGION



## INSTITUTIONS - INDIVIDUALS



\*As of 10/02/2026



# 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.

## 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.



At CIB, we view ESG factors not only as essential to financial performance, but as catalysts for industry transformation to sustain inclusive growth. We are not merely adapting to global sustainability trends; we are helping shape them. Through active participation in international ESG frameworks and dialogues, we ensure Egypt's voice is represented and regional perspectives are integrated in the global agenda. This strategic engagement allows us to anticipate regulatory changes, align with investor priorities, and meet the evolving expectations of our clients.

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

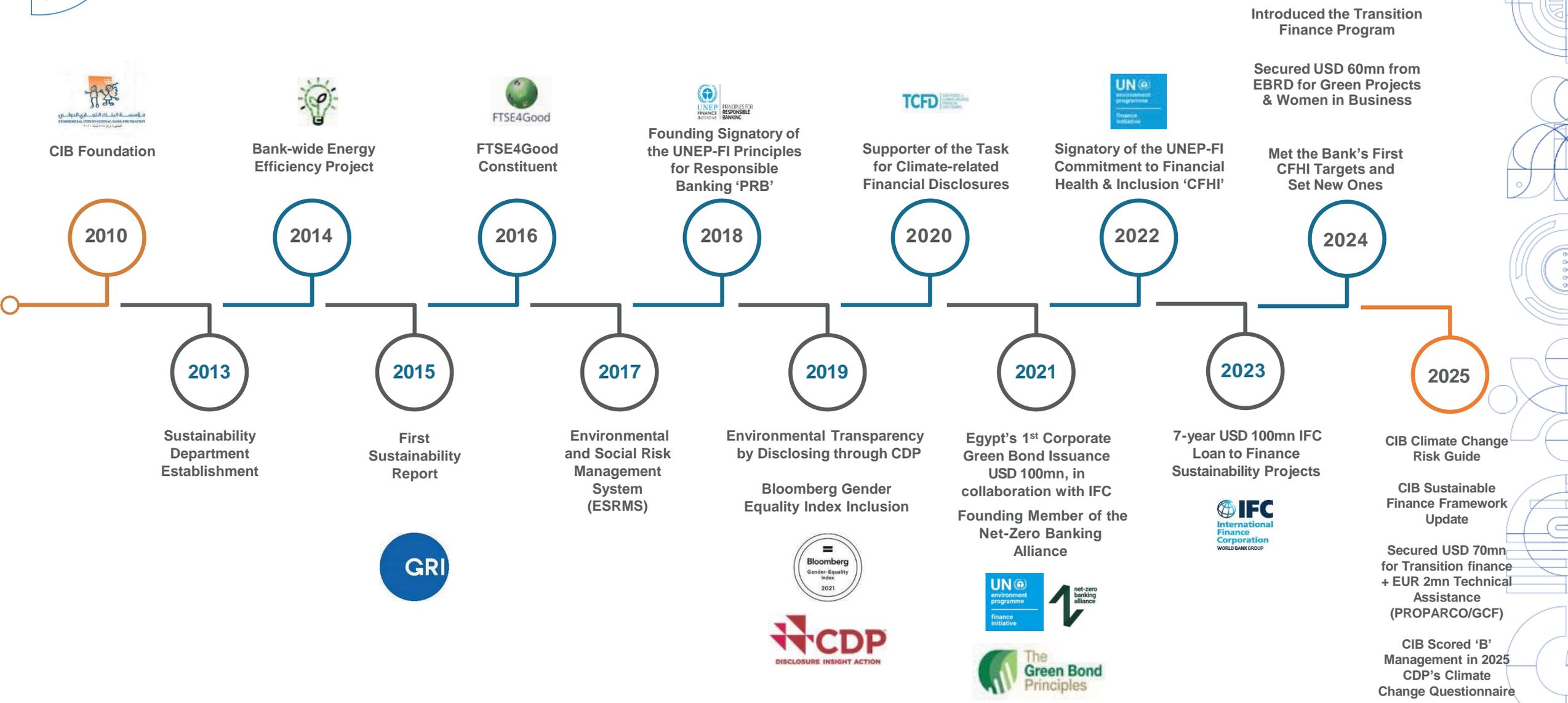


This year also marks the culmination of the 2021-2024 Sustainability Systems and Strategy Implementation tracks. Through this journey, we have successfully embedded ESG considerations into every layer of our institution across policies, systems, and operations, reaffirming our ability to deliver on both purpose and performance. With robust sustainability systems and strategy in place, we are unlocking different expressions of value managing our diverse mix of capitals including, financial, natural, social and relational, human, and intellectual.

Dalia Abdel Kader, Chief Sustainability Officer



# OUR SUSTAINABILITY JOURNEY





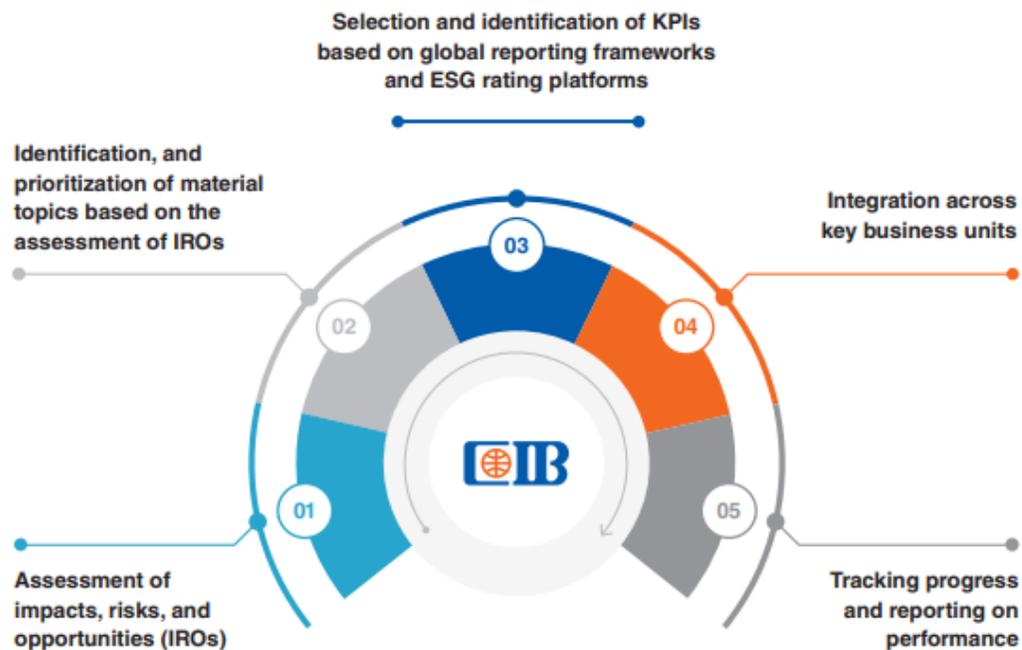
# VALUE CREATION APPROACH



## 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



**1** We start by instilling **Our Values**

**Lead the Market**

**Integrity**

**Customer First**

**Agility**

**2** Into a set of **Strategic Priorities**

**Customer Centricity**

**Financial Performance**

**Operational Efficiency**

**Organisational Development and Sustainability**

**3** while engaging our **Stakeholders**

- Governments and Regulatory Bodies
- Clients
- Employees
- Industry Partners
- Shareholders and Investors
- Society

**4** to address a set of **Material Topics**

<p><b>Economic</b></p> <p>Healthy Economy</p> <p>Financial Performance</p>	<p><b>Data and Digitisation</b></p> <p>Data Privacy and Security</p> <p>Digital Leadership</p>	<p><b>Social</b></p> <p>Employee Wellbeing, Diversity, Engagement and Development</p> <p>Financial Inclusion and Equality</p> <p>Social and Community Investment</p> <p>Customer First</p>
<p><b>Environment</b></p> <p>Sustainable Finance</p> <p>Environmental and Climate Risk</p> <p>Ecological Footprint</p>	<p><b>Governance</b></p> <p>Governance</p> <p>Business Ethics and Integrity</p>	



# 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 399 Bn**  
Gross Loan Portfolio

**EGP 99 Bn**  
Revenues

**EGP 968 Bn**  
Total Deposits

**5.44%**  
Return on Average Assets (ROAA)

**49.5%**  
Return on Average Common Equity (ROAE)

**EGP 55.2 Bn**  
Net Profit

**EGP 1.2 Tn**  
Total Assets

### 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

### Manufactured Capital

**212**  
Branches and Units

**1,387**  
ATMs

**1,387**  
POS Machines

**+2 Mn**  
Clients and Customers

**Operating in**  
Egypt and Kenya

### 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

### Human Capital

**10,054**  
Employees

**38%**  
Employees under 30 years

**988**  
Number of employee promotions

**35%**  
Woman representation in the workforce

**18%**  
Woman representation in the Board

**Constituent**  
Bloomberg Gender-Equality Index (GEI)

### Natural Capital

**C**  
CDP 2024 Climate Change score

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

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

**EGP 11.67 Bn**  
Funded through Green Bonds

**EGP 1,802 Mn**  
Funded under EPAP

**Developed and Branded**  
Twelve (12) Sustainable Finance offerings



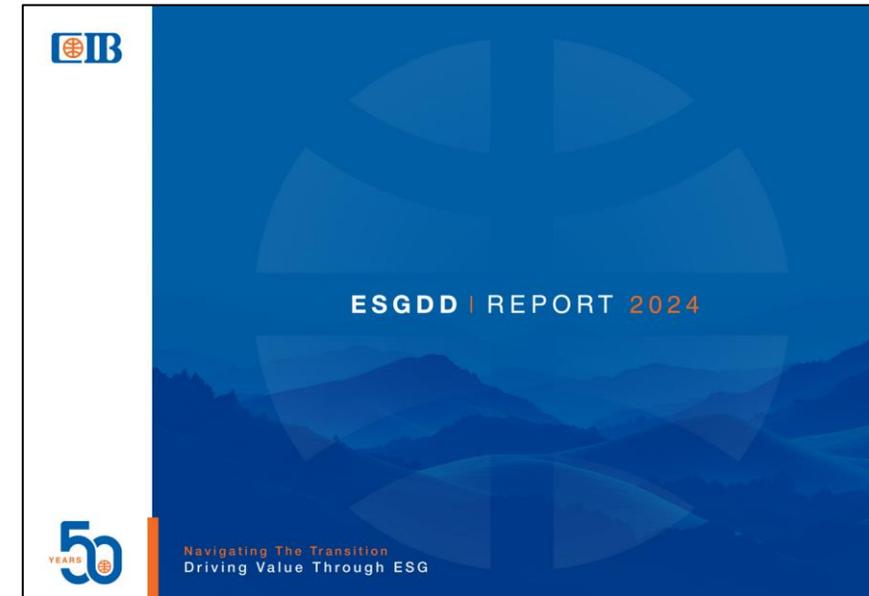
# TRANSPARENCY AND DISCLOSURES



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:** The SSN, a core pillar of CIB's Sustainability Governance framework, is a cross-cutting, multifunctional structure that integrates sustainability across different departments in the Bank. The SSN acts as a strategic enabler, proactively adapting to regulatory, environmental, and economic shifts. It strengthens both governance and innovation, embedding sustainability at the heart of CIB's long-term growth strategy.

**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 1<sup>st</sup> 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



## 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.

## Greening the Portfolio

- In line with the CBE's classifications and definitions, CIB's total direct credit exposure to environmental and social (E&S) projects amount to EGP 88,653 million, financing 123 clients and/or projects. This represents 19.8% of the Bank's total direct lending portfolio, distributed as follows: (15.3% to Environmental Projects & 4.5% to Social Projects)



## 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.





# 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 Q4/'25, as per CBE classifications, amount to **EGP78bn**, representing **19.8%** 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.

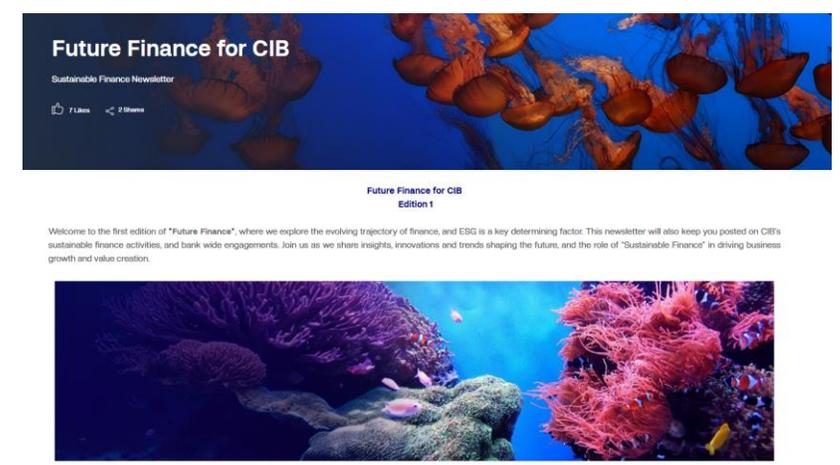
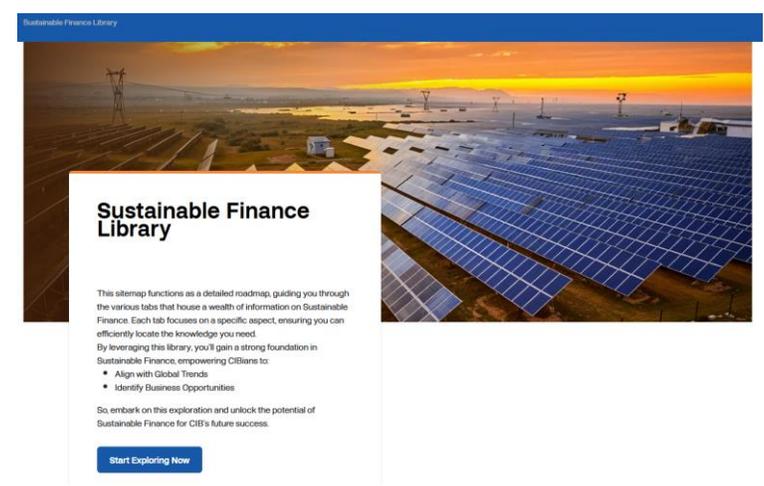
**Sustainable Finance School:** CIB has launched a Sustainable Finance School to ensure embedding ESG knowledge and expertise across all staff members to support the transition.

**Sustainable Finance Outreach Program:** Aimed to increase SF awareness amongst CIBians in the branches to raise opportunities for new business related to sustainability, over 8 sessions were conducted by the end of the year.

**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

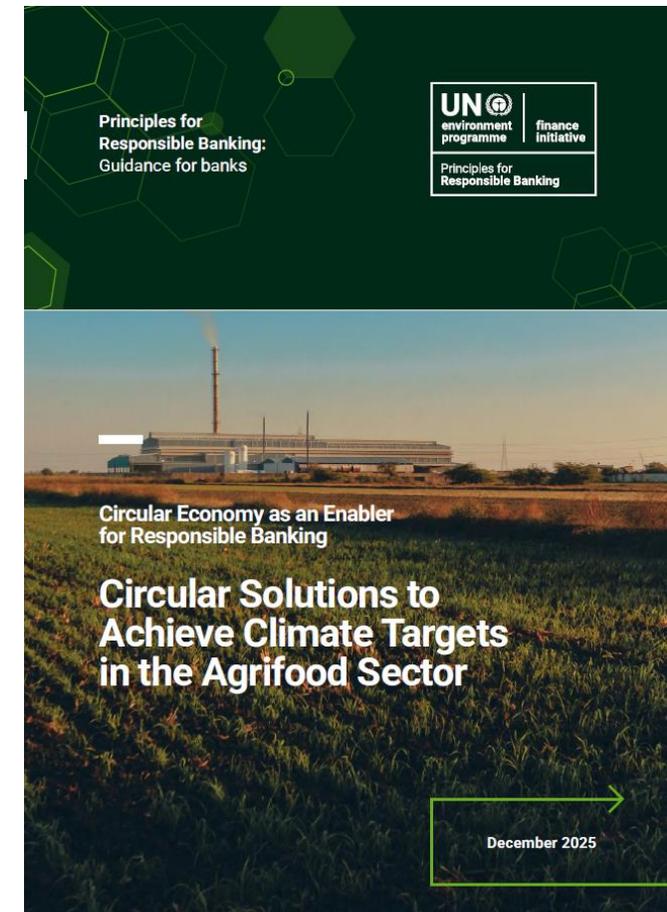
**Globally**, CIB is actively engaged with several key **sustainability frameworks and players** that include the UNEP-FI PRB, GFANZ, WEF, IIF, the IFC among others. The engagement includes several activities that range from working groups, task forces, white paper, guiding publications, consultancy, forums, and various events to accelerate and advocate for sustainability.

CIB is privileged to be part of the working groups that have produced 2 guidance on Circular Economy and its impact sectors including Cement and Agricultural

**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.





# 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





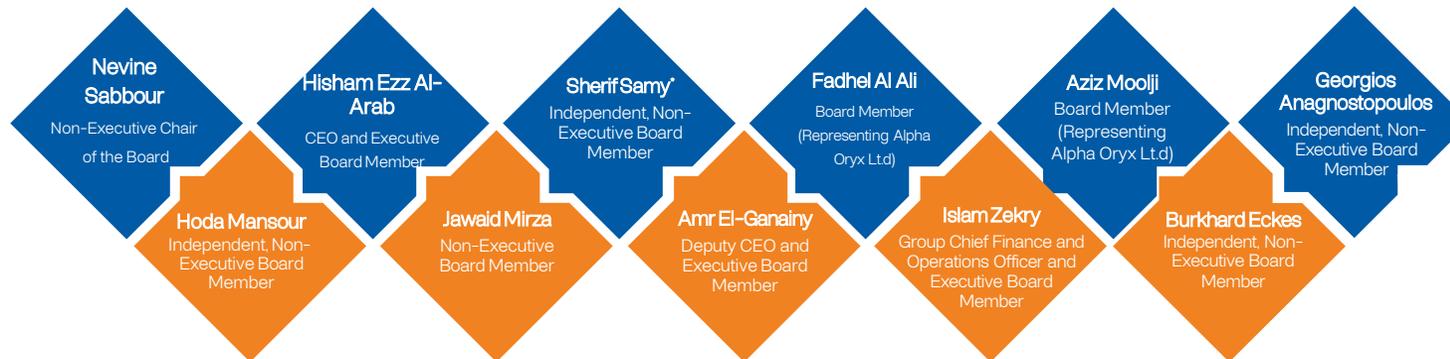
# CORPORATE GOVERNANCE

Governance excellence with diversified board expertise

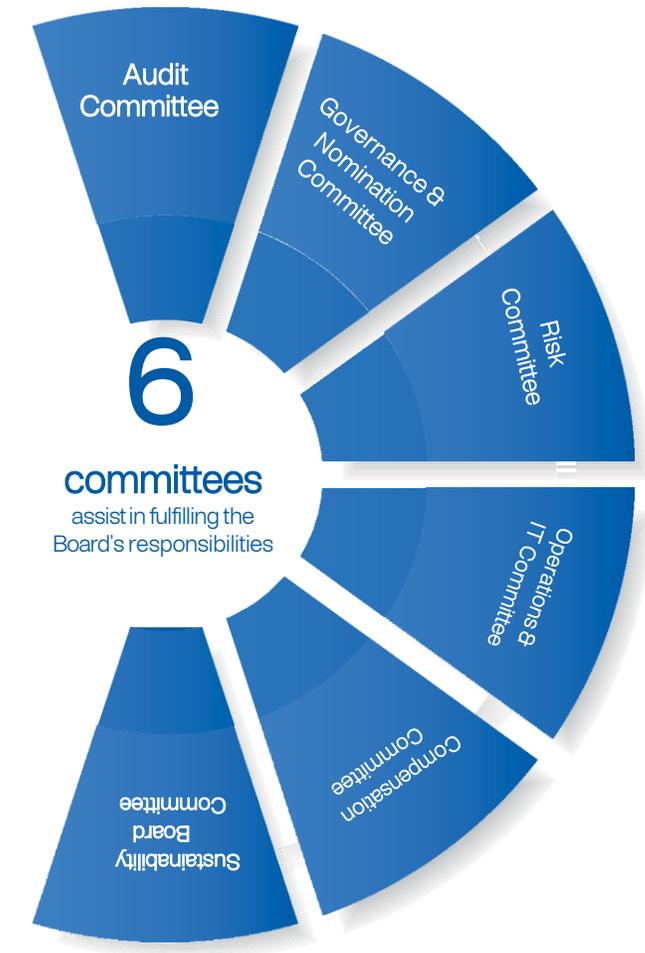


CIB's Board consists of 11 members;

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



\* In light of Mr. Sherif Samir Samy's end of term of office as a non-executive Board member, the Board of Directors has accepted his official resignation effective December 31st, 2025.



# 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](http://www.cibeg.com)

Investor Relations contacts:



**Headquarters:**

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



**Email:**

[CIB.InvestorRelations@cibeg.com](mailto:CIB.InvestorRelations@cibeg.com)



**Hotline:**

19666





**Thank  
You**

YEARS

A LEGACY  
FOR THE  
FUTURE