



# Investor Relations Presentation

## 1H 2025





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# ABOUT CIB

# 01





# CIB AT GLANCE



## A dynamic long-term strategy

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



## An optimized balance sheet

Over several decades, CIB has carefully worked to earn and leverage the trust of the Egyptian market. This has enabled 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 foothold 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



## Key Factors



Branches  
213



Employees  
8,403



Revenues  
EGP 54.9bn



Clients  
+2mn

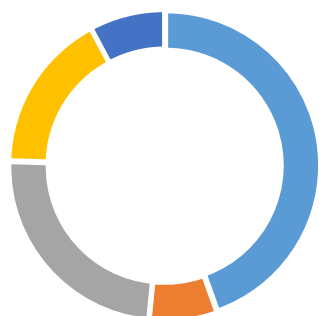


ATMs  
1,452



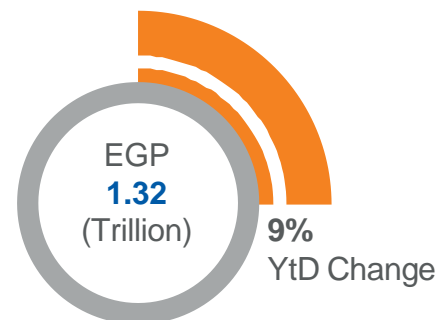
Market Cap  
EGP 281bn

## Profits by Lines of bussiness

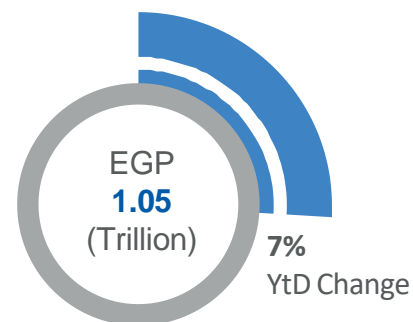


- Corporate Banking (44.55%)
- Investments (23.91%)
- Asset Liability Management (7.81%)
- SME's (7.02%)
- Retail Banking (16.71%)

## Total Assets



## Total Customer Deposits



## Presence



### Subsidiaries and Associates

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

### Representative Offices

- Dubai Representative Office
- Addis Ababa Representative Office



# COMI AND CREDIT RATINGS



## STOCK EXCHANGES

<b>Listed</b>	Egyptian Exchange (EGX)
<b>Listed</b>	London Stock Exchange (LSE)
<b>Traded</b>	OTCQX Intl Premier (Level 1 ADR prog.)

## TICKER

<b>COMI</b>
<b>CBKD</b>
<b>CIBEY</b>

## SHARE INFORMATION

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

## 52 WEEKS PERFORMANCE

🌐	High EGP	92
🌐	Low EGP	73

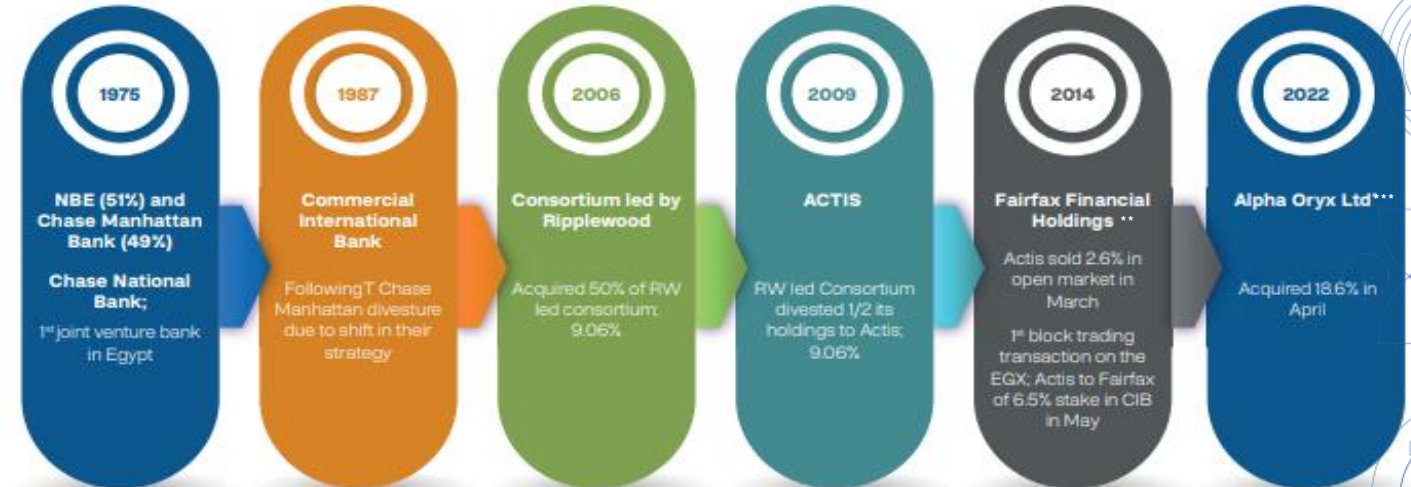
## P/B

🌐	157*
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## 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

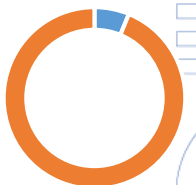
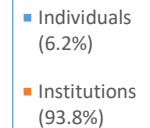
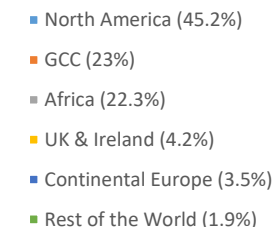
## SHAREHOLDERS



\*As of 23/05/2025

\*\* 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.





# OPERATING ENVIRONMENT

# 02



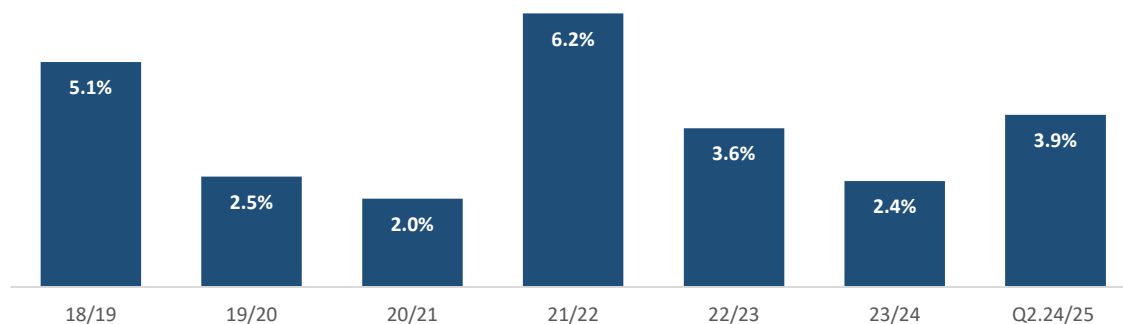




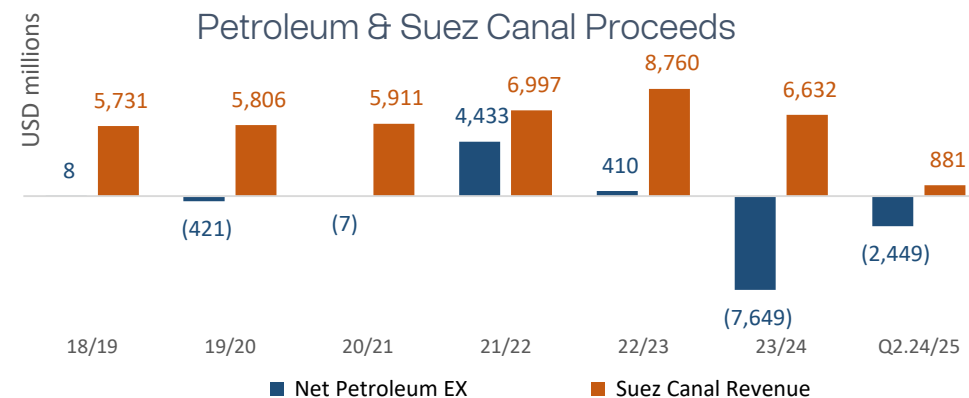
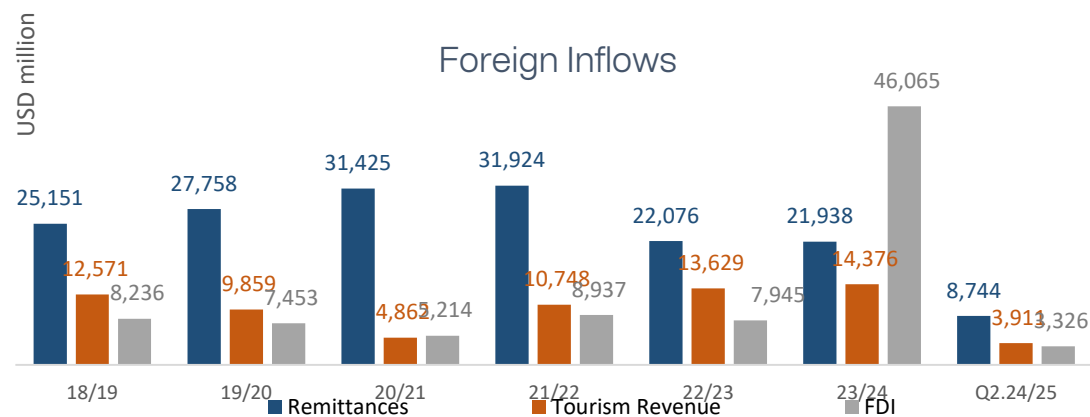
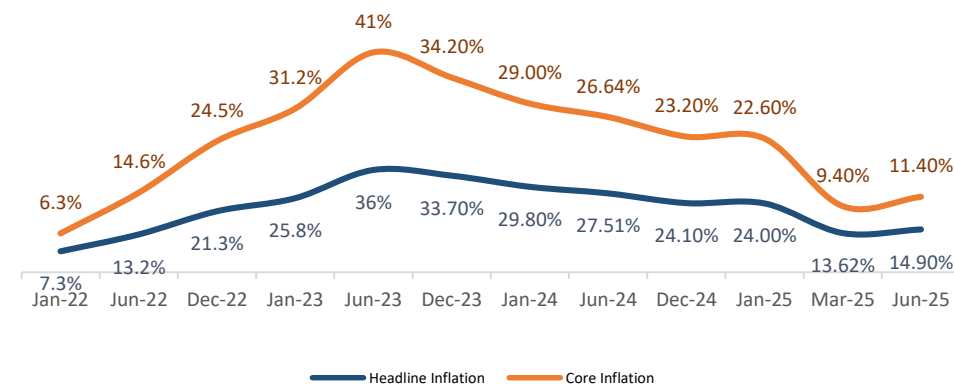
# MACROECONOMIC ENVIRONMENT



### Real GDP Growth (%)



### Inflation (%)

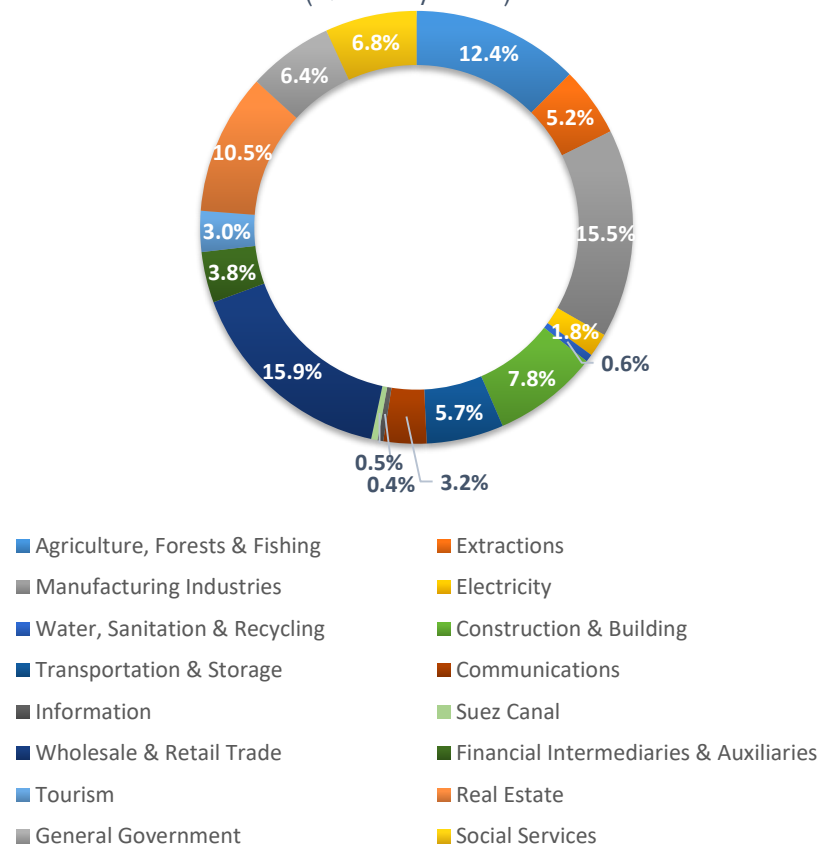




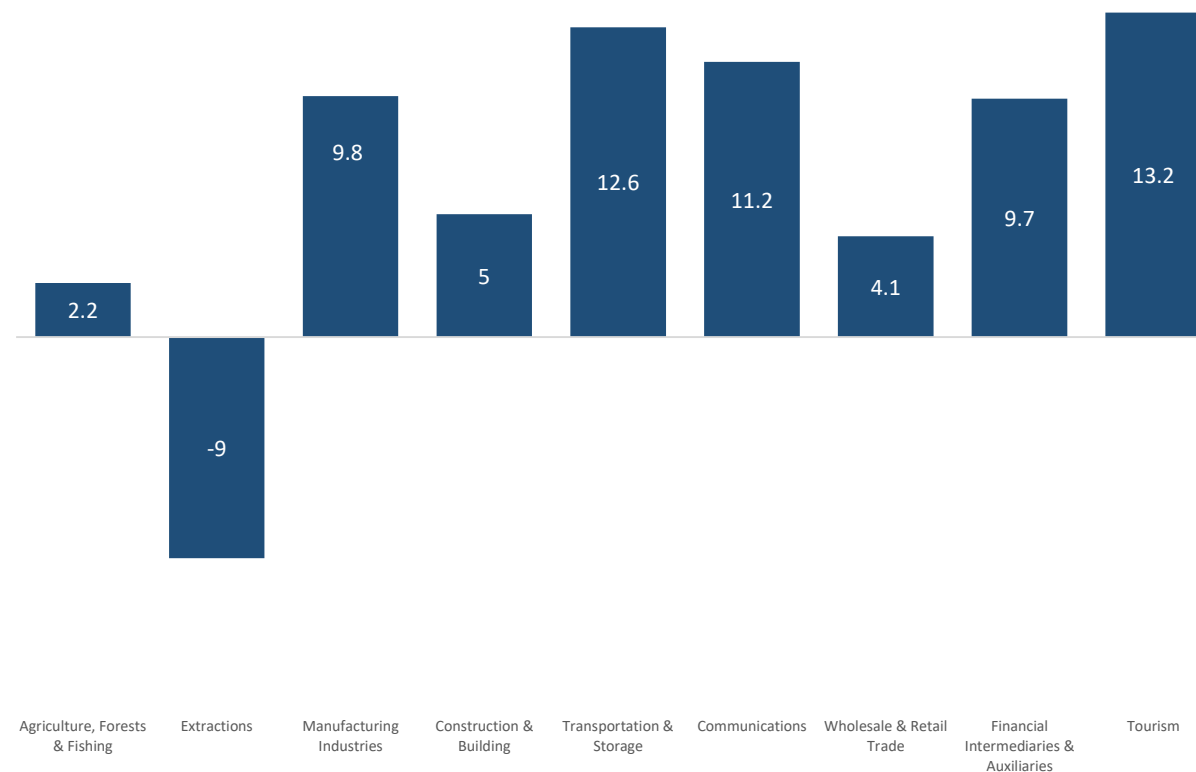
# MACROECONOMIC ENVIRONMENT

Economic Activity Contribution to GDP

(Q1 2024/2025)



Key Sector Growth (%) (Q1 2024/2025)

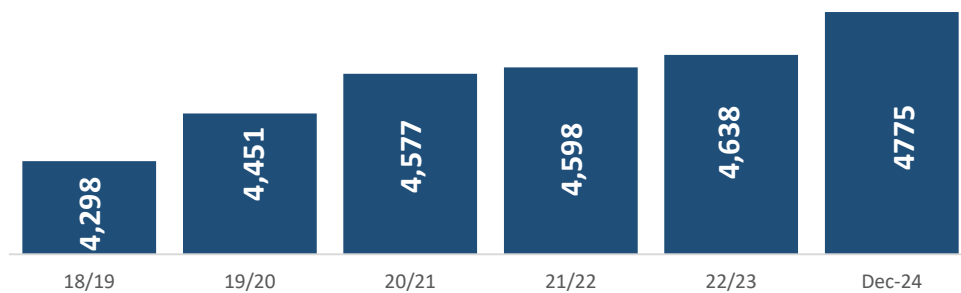




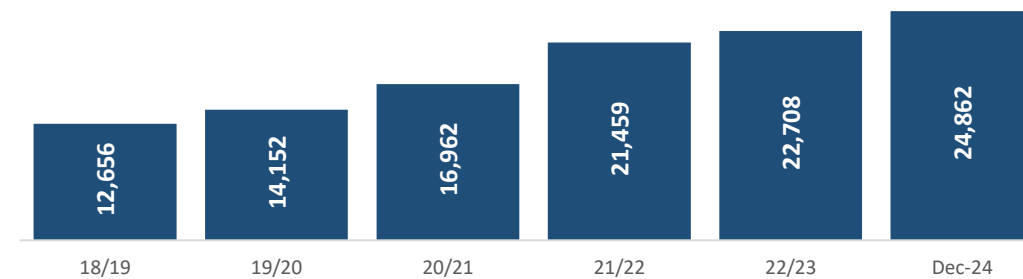
# EGYPT'S BANKING SECTOR



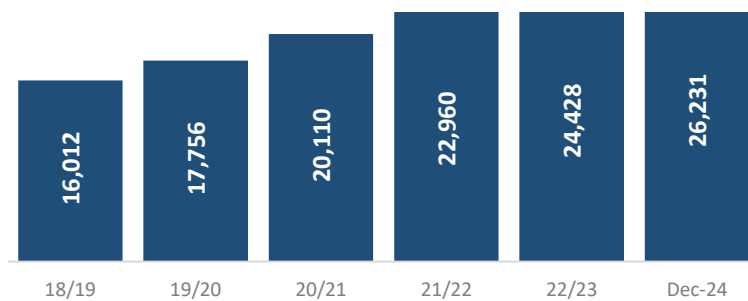
Total Branches



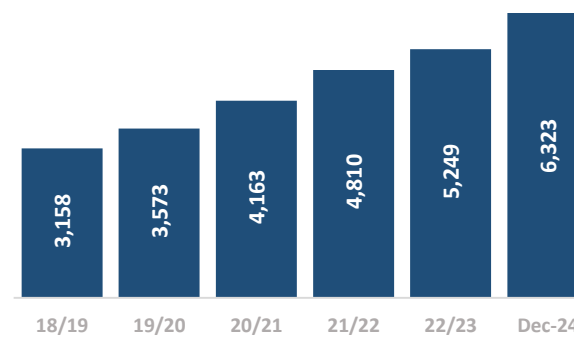
Total ATMs



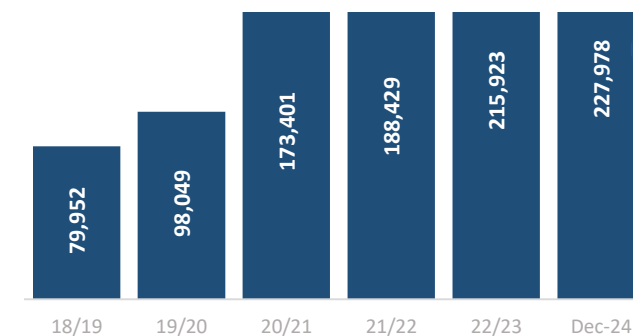
Total Debit Cards ('000)



Total Credit Cards ('000)



Total POS

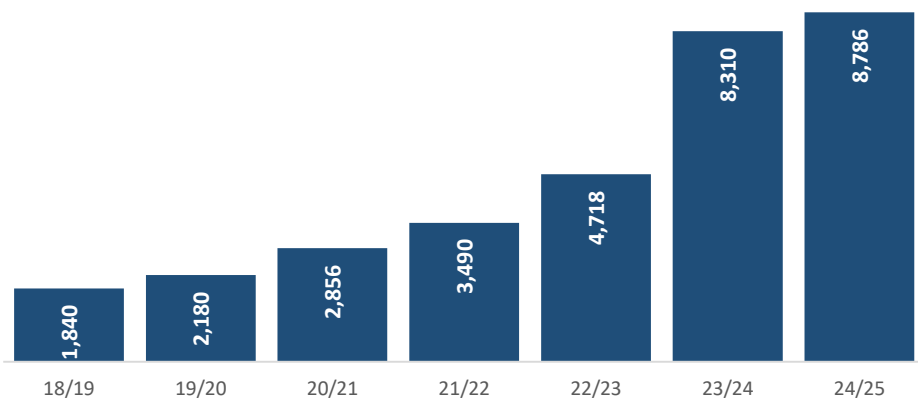




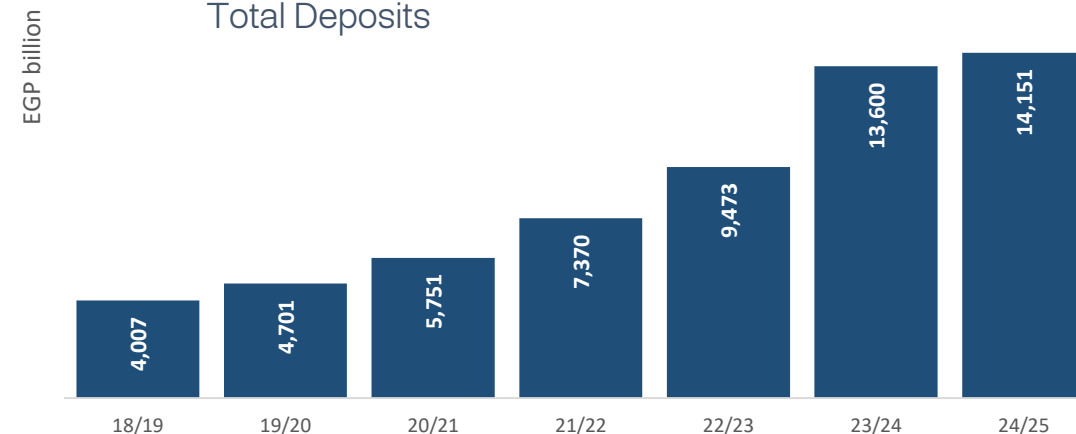
# EGYPT'S BANKING SECTOR



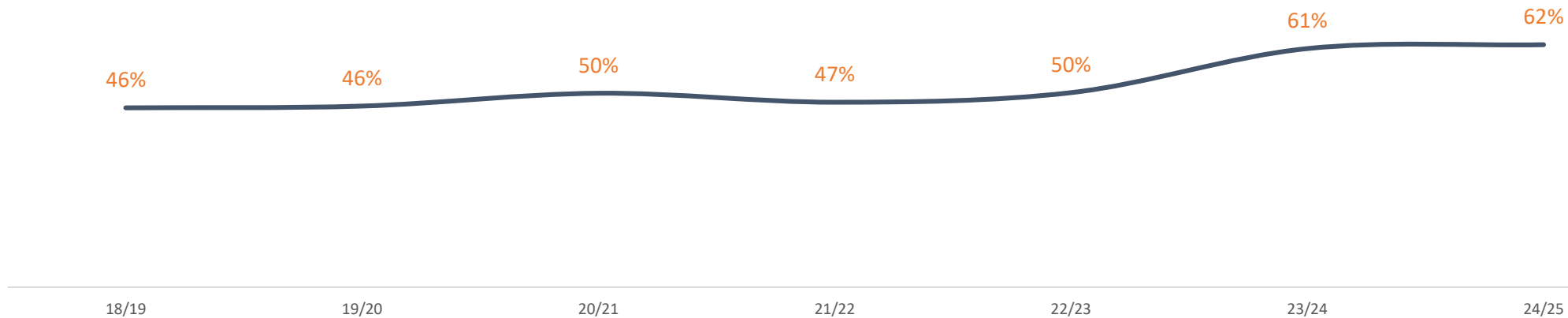
Total Loans



Total Deposits



LDR





# STRATEGY

# 03





# STRATEGY



## TODAY

## TOMORROW

01.

### Financial Performance

- Quality loan growth, with focus on increasing product penetration & SoW
- Deposit growth, particularly from households clients
- Transactional banking services
- Upscale CIB Kenya's operations to cement the bank's position as trade finance hub for Egypt and Africa
- Empowering SMEs with tailored financing options

- Differentiating our lending portfolio towards sectors of the future
- Focus on underpenetrated retail banking segments with more efforts exerted to promote financial inclusion
- Complementing CIB's offerings through CIBC's operations
- Diversifying revenue streams and enhancing CIB's value proposition via expansion and partnerships in alternative markets

02.

### Customer Centricity

- Adopting a holistic and dedicated customer service model
- Offering bundled financial solutions and value-added services
- Undertaking several service quality initiatives to improve customer satisfaction
- Deepen understanding of customer behavior through data analytics

- Adding granularity to customer segments for a behavioral and lifestyle approach
- Development of need-based bundled value propositions
- Capturing auxiliary business for corporate accounts and enriching service portals
- Serving Non-Resident Egyptians with focus on the GCC region

03.

### Operational Efficiency

- Driving digital adoption, automation and process re-engineering for key transformation initiatives
- Develop a talent management program to retain key calibers
- Achieve best in-class enterprise risk governance capabilities

- Become a digital leader in customer service, sales and operations
- Digitalizing the banking and branch experience and work towards relying on Robotics Process Automation (RPA) and operations centralization to increase efficiency and reduce the cost to serve
- Enforcing advanced business continuity, and security management best practices through solid cyber security readiness

04.

### Sustainable Finance

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

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



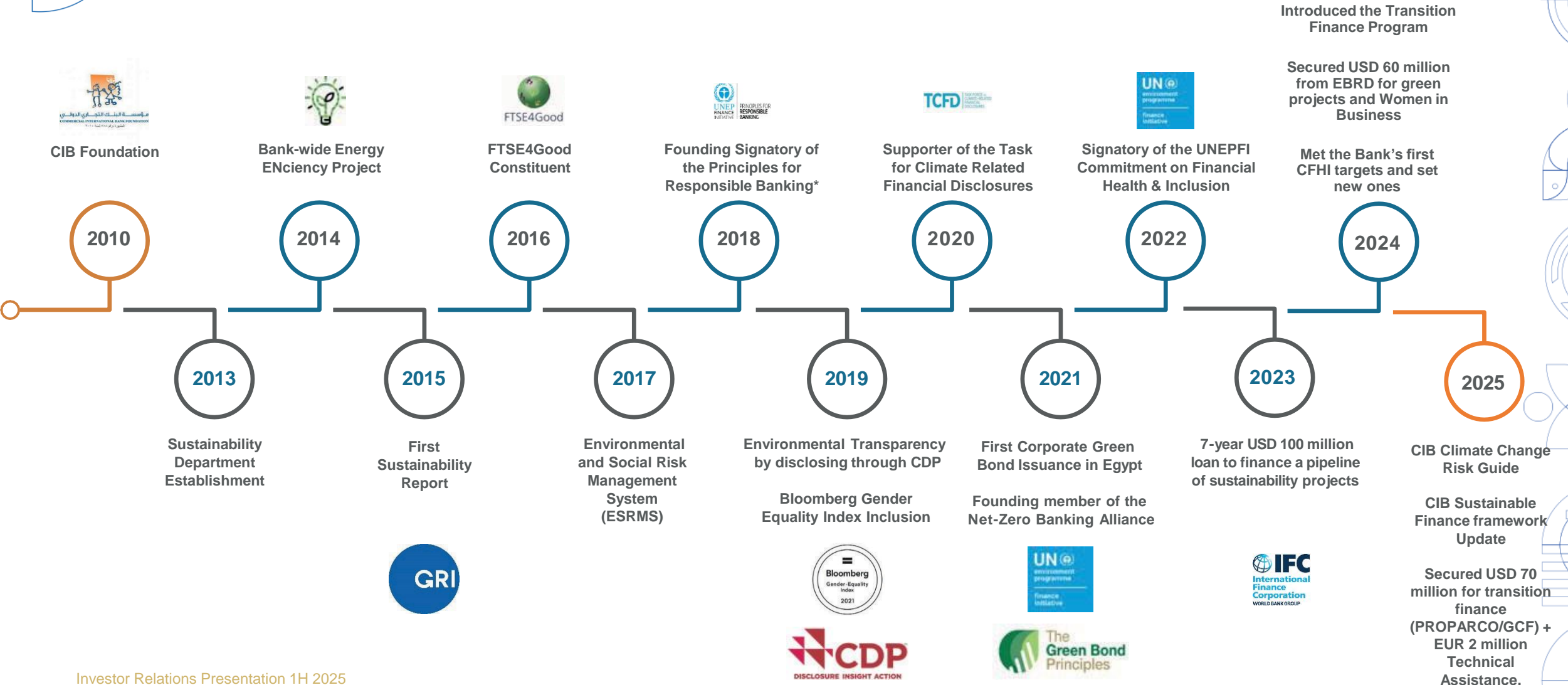
**ESG**

**04**





# OUR SUSTAINABILITY JOURNEY







# OUR APPROACH



## CIB SUSTAINABLE FINANCE POLICY

Published in 2021 and currently under update, 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 Sustainable Finance Strategy, based on six key pillars, 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.



## INTERNATIONAL STANDARDS AND GUIDELINES



## INTERNATIONAL STANDARDS AND GUIDELINES





# ESG GOVERNANCE



The integration of sustainability into CIB's core operation starts at the highest level with signoff from the bank's Board of Directors who are committed to advancing the bank's governance structures to ensure the integration of ESG into the bank's policies and culture

## Board of Directors

The board of directors primarily focuses on setting the Bank's strategic objectives, overseeing the implementation of the Sustainable Finance Strategy and Policy, providing oversight of senior management, ensuring review of the Bank's economic, environmental, social and governance sustainability issues and initiatives, including climate risks, and securing the Bank's institutional reputation and long-term sustainability.

## Sustainable Finance Policy

CIB's Sustainable Finance Policy defines and sets comprehensive framework that translates the Bank's ESG commitments into achieving long-term value creation for all stakeholders and instilling a governance framework to monitor proper implementation. It was developed in alignment with national, regional, and international agreements, goals, and standards concerning sustainability (E&S Risk Management, Sustainable Finance, and Operational Footprint). CIB's Sustainable Finance Policy is applicable to all the Bank's departments, functions, and lines of business. It provides guidance to all internal stakeholders who are responsible for aligning with the requirements of this policy in their respective areas of responsibility.

### Board Sustainability Committee

Acts on behalf of the Board in overseeing all sustainability-related efforts and supports the integration of environmental, social and governance (ESG) aspects across the Bank to generate value for all stakeholders. It approves CIB's sustainability frameworks, strategies, policies and international affiliations and memberships.

### Sustainable Finance Steering Committee

A cross-functional committee that includes Board and Executive Management representation, with a mission to establish, guide, empower and monitor the Sustainable Finance department, in line with CIB's business needs and international best practices.

### Sustainable Finance Department

Ensures the centrality of sustainability as a core business strategy, and provides a solid platform for the integration of sustainability, and environmental, social and governance (ESG) principles across the Bank's functions.

### Sustainability Strategic Network

A cross-functional, multi-stakeholder organizational structure that includes key representatives from across the Bank, linking functions and departments together. It ensures an inclusive and participatory approach to embed sustainability within CIB.

### Chief Sustainability Officer (CSO)

The CSO is responsible for the Sustainable Finance department, serves as a member of the SFSC, and contributes to the Bank's ESG governance bodies, including board committees. The CSO provides sustainability stewardship to help the Bank leverage the ESG imperative to sustain the Bank's value. The CSO's accountability includes conceiving and implementing the sustainable finance institutional pillars as well as ensuring the issuance of sustainability disclosures, and reconfigures the Bank's strategy to address climate change, circular economy and biodiversity.

01

02

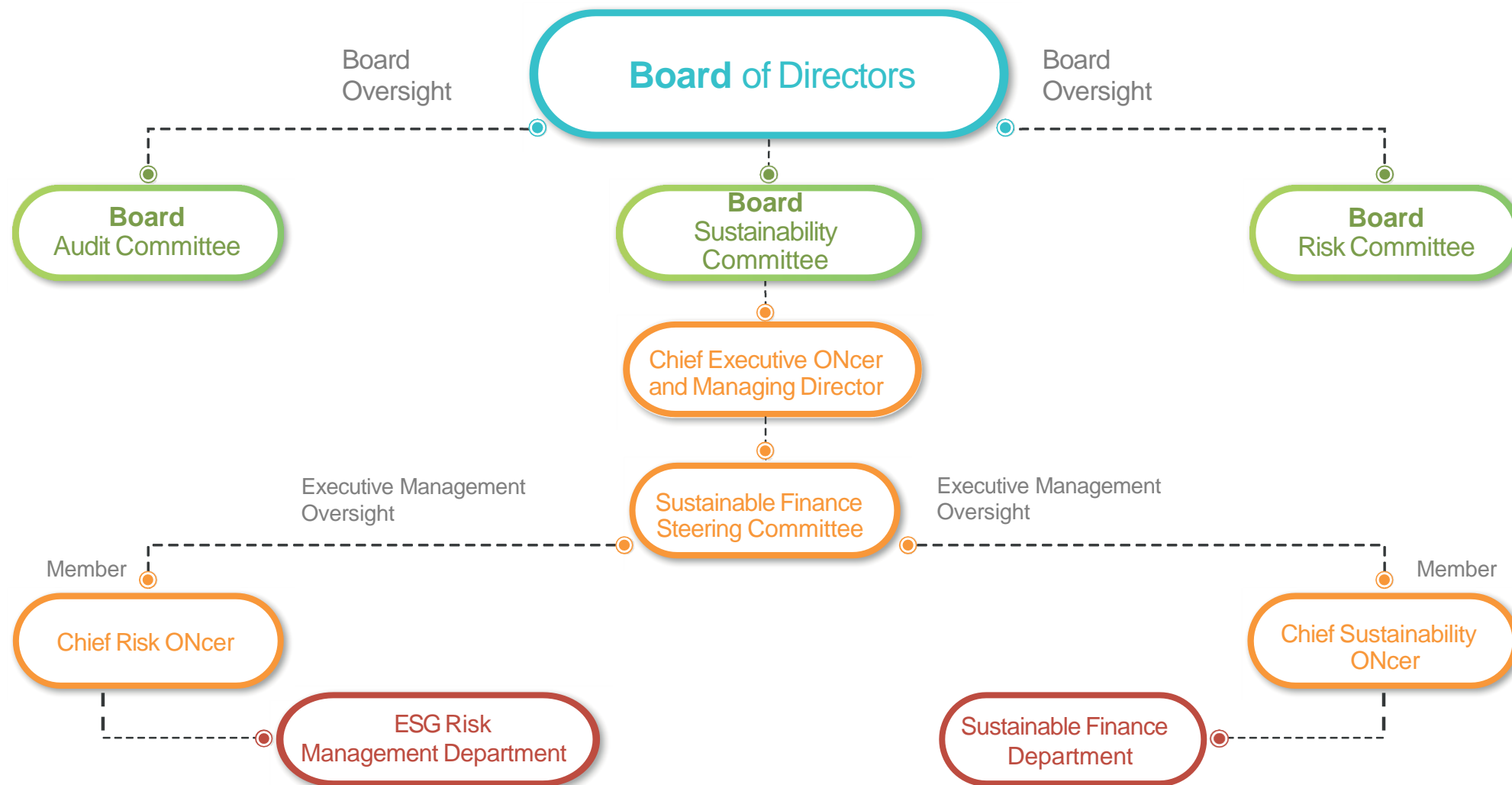
03

04

05



# CLIMATE CHANGE GOVERNANCE

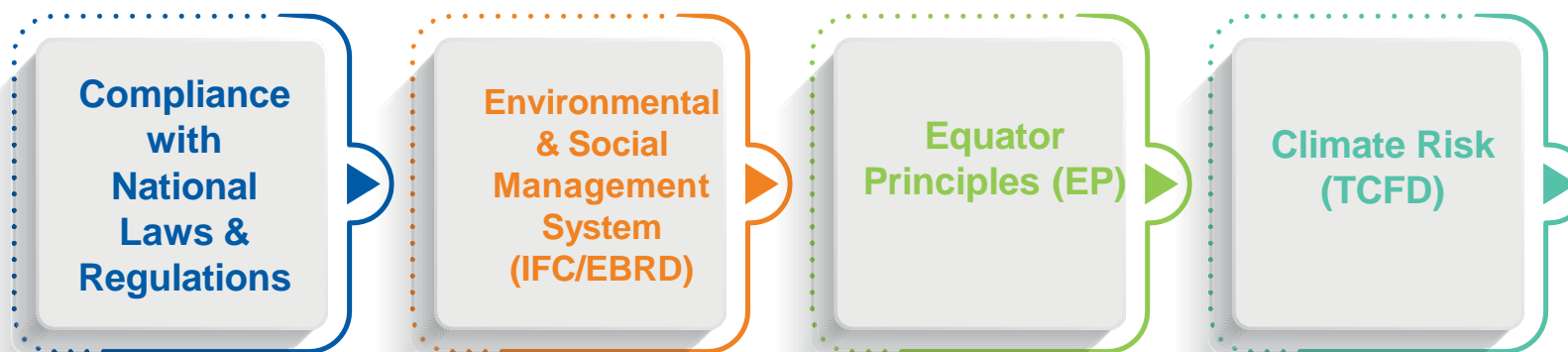




# ENVIRONMENTAL, SOCIAL AND CLIMATE RISK



CIB has had a robust Environmental and Social Risk Management System (ESRM) in place since 2016, which positions the Bank as the leader in sustainable finance in the Egyptian market and provides clients with the necessary tools and products to aid their transition to a more responsibly profitable economic model.



## Environmental & Social Risk Management (ESRM) Process

Phase 01

### Project/Facility Appraisal and Screening

CIB sets comprehensive procedures to determine the risk categorization (High, Medium and Low) risks of projects, using best international practices. This filters out projects that may have irreversible effects and allows for assigning a risk status to loan applications.

Phase 02

### The E&S Due Diligence & Corrective Action Plan

The Bank conducts early environmental and social due diligence during the transaction appraisal process, as it can have significant financial implications. This is particularly crucial for high-risk transactions that require more detailed investigations. When needed, corrective action plans are set with clients to ensure all flagged issues during the due diligence are resolved.

Phase 03

### Monitoring & Reporting of E&S Mitigation Action Plan

Regular monitoring activities are then conducted with our clients, including frequent visits and meetings multiple times a year. This is complemented by an annual review of the due diligence process. This ensures close monitoring of E&S risks and ensure compliance with set standards.



# CORPORATE GOVERNANCE



Commitment to sound corporate governance practices continues to define CIB

**This commitment is supported by several mandates:**

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

**The Board's main responsibilities include:**

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

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





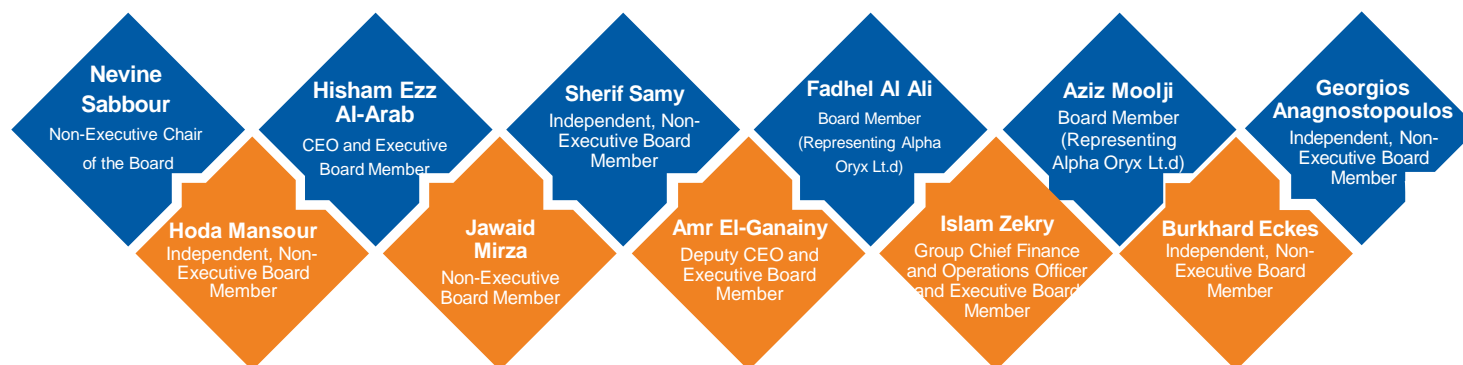


# CORPORATE GOVERNANCE



**CIB's Board consists of 11 members;**

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



- The Board enjoys significant diversity, leadership, skills, operating experience and professionalism in a broad set of industries
- Complying with best international practices, an independent Lead Director is appointed
- The Board and its committees are governed by well-defined charters that sets out its responsibilities and composition requirements
- The Board is supported by internal and external auditors





# **RISK MANAGEMENT** **05**

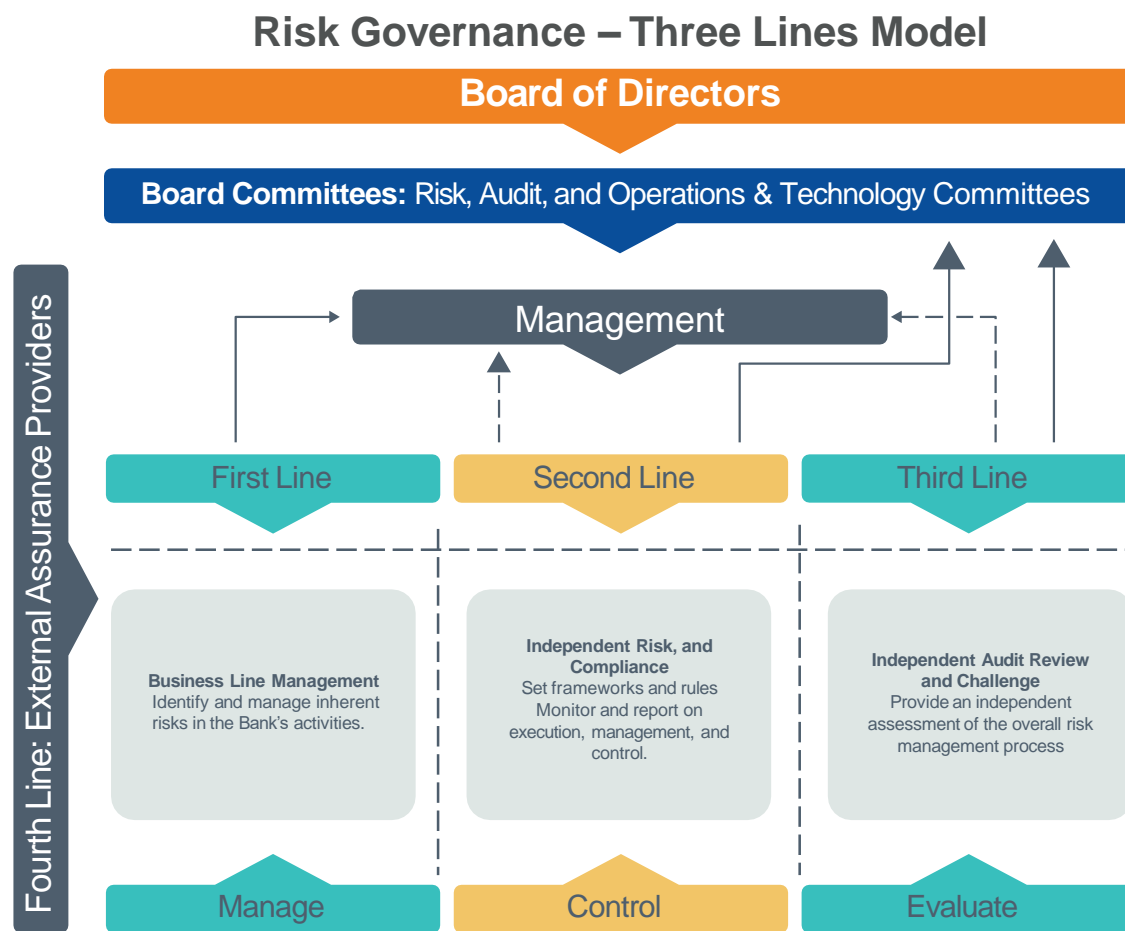


# RISK MANAGEMENT



## RISK APPETITE

Risk Appetite is an integral component of CIB's ERM framework as a governance and monitoring tool in evaluating the Bank's risks. It covers all material risks (financial and non-financial) including its policies, processes, controls, and systems through which Risk appetite is established, communicated, and monitored.







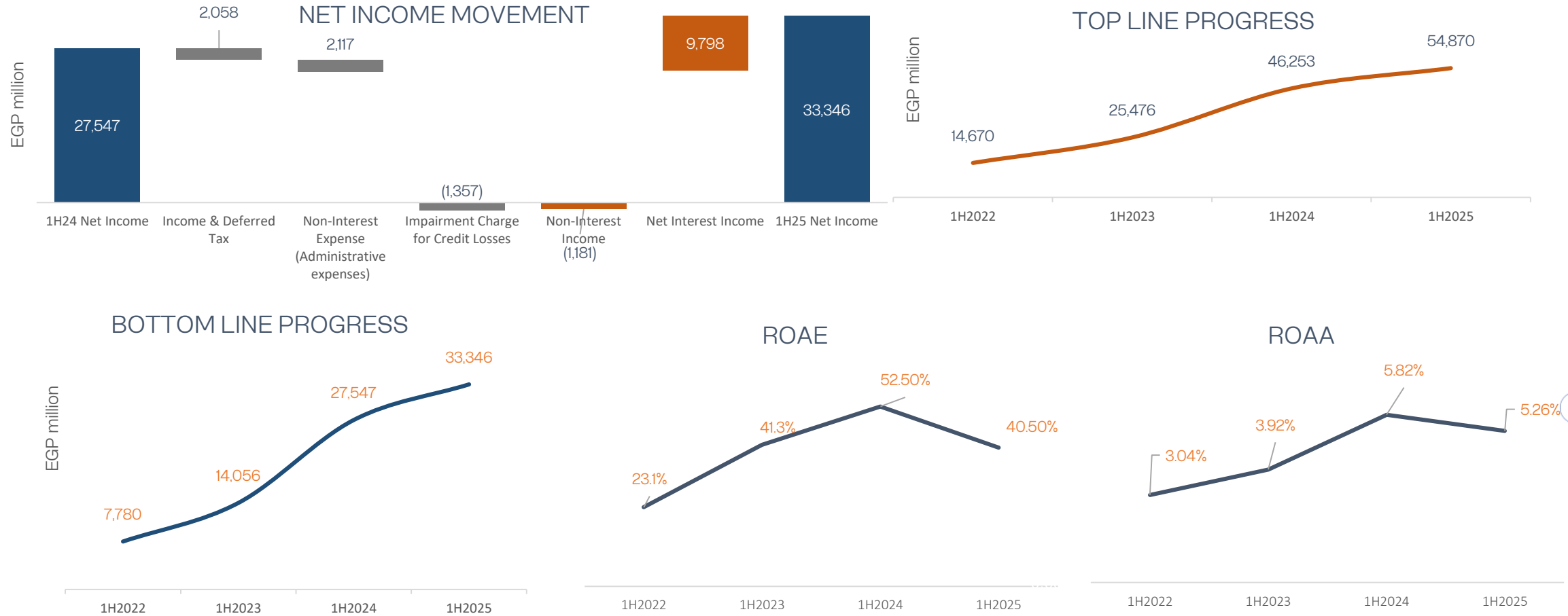
# FINANCIAL PERFORMANCE

# 06





# INCOME STATEMENT HIGHLIGHTS

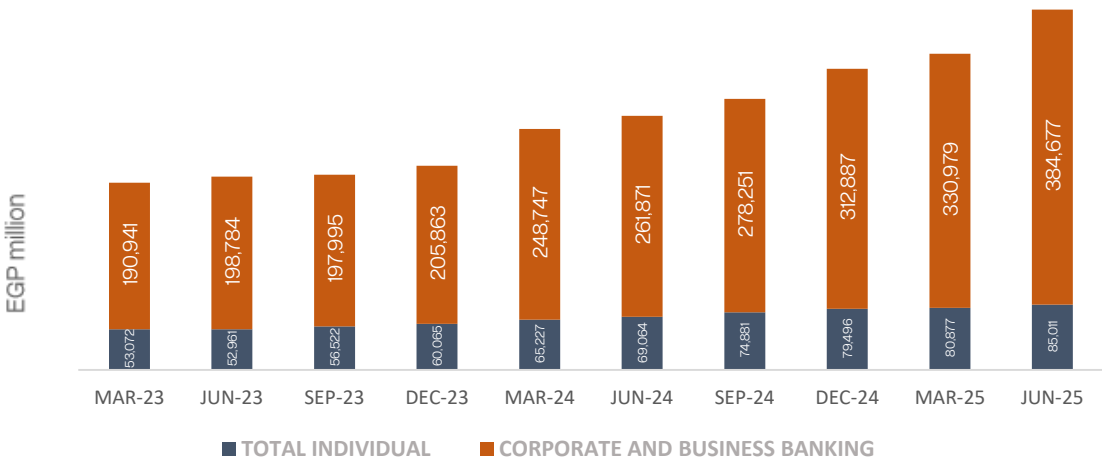




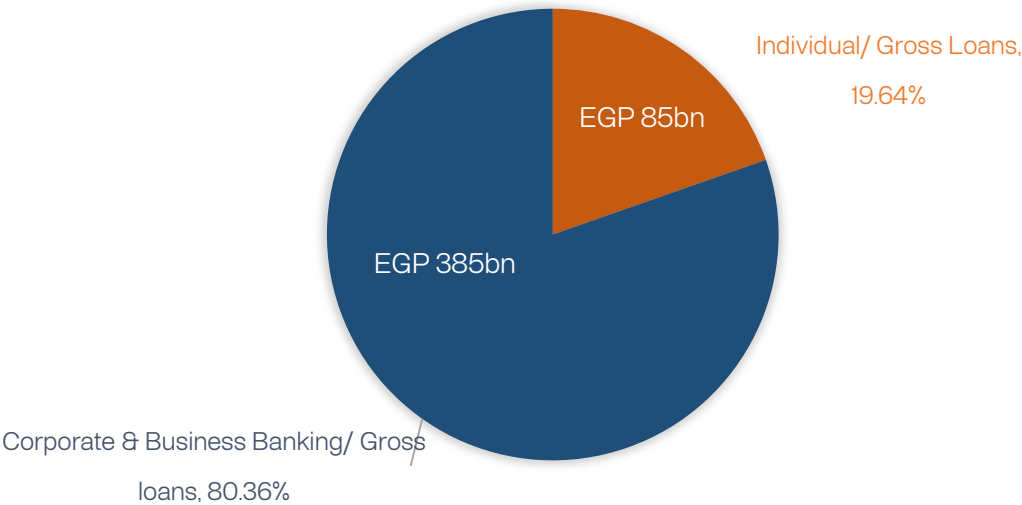
# LOANS AND ADVANCES



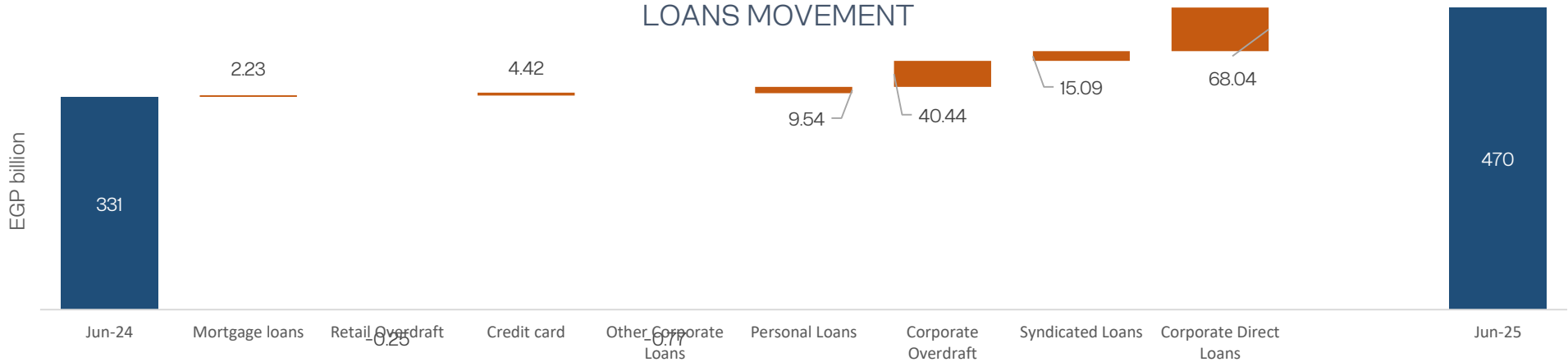
LOANS



JUN-25 LOANS COMPOSITION



LOANS MOVEMENT

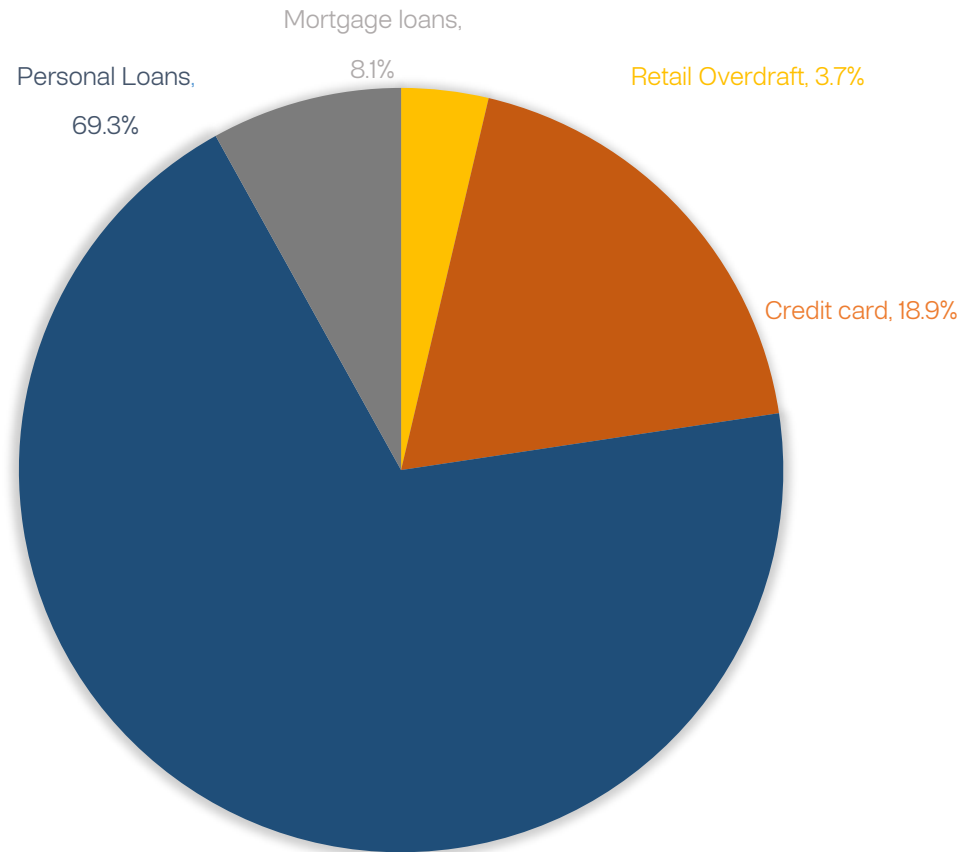




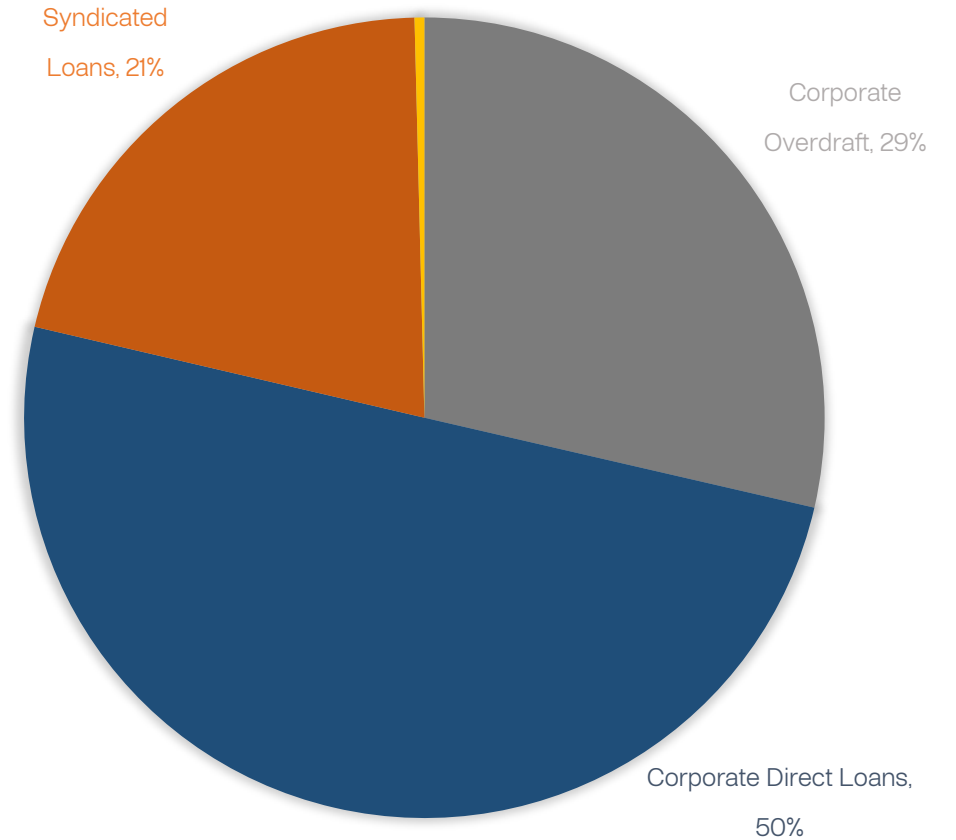
# LOANS AND ADVANCES



INDIVIDUAL LOAN PRODUCTS

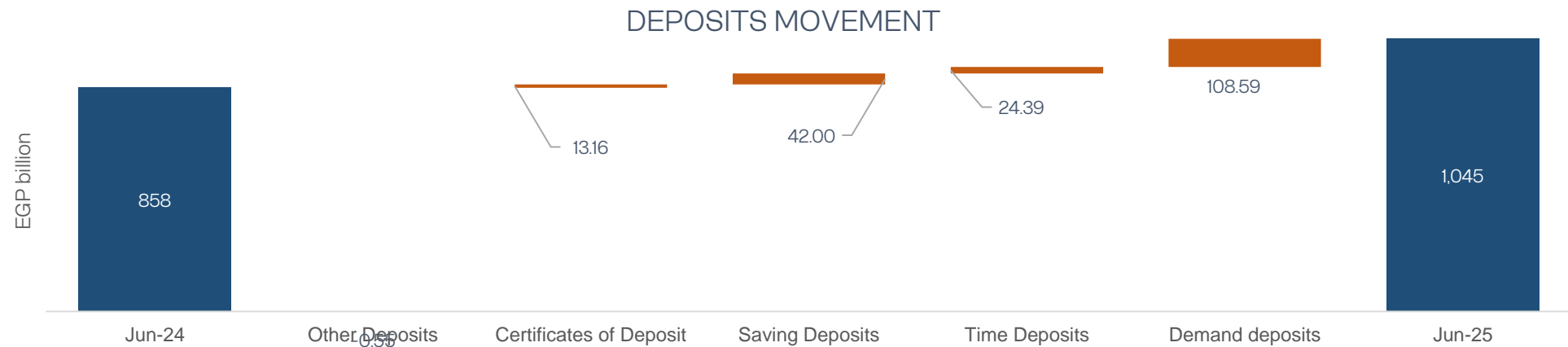
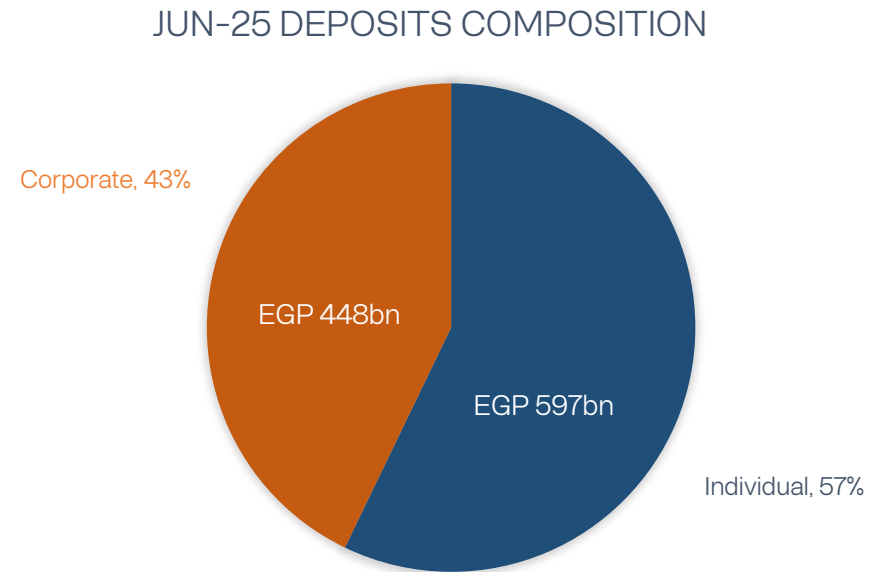
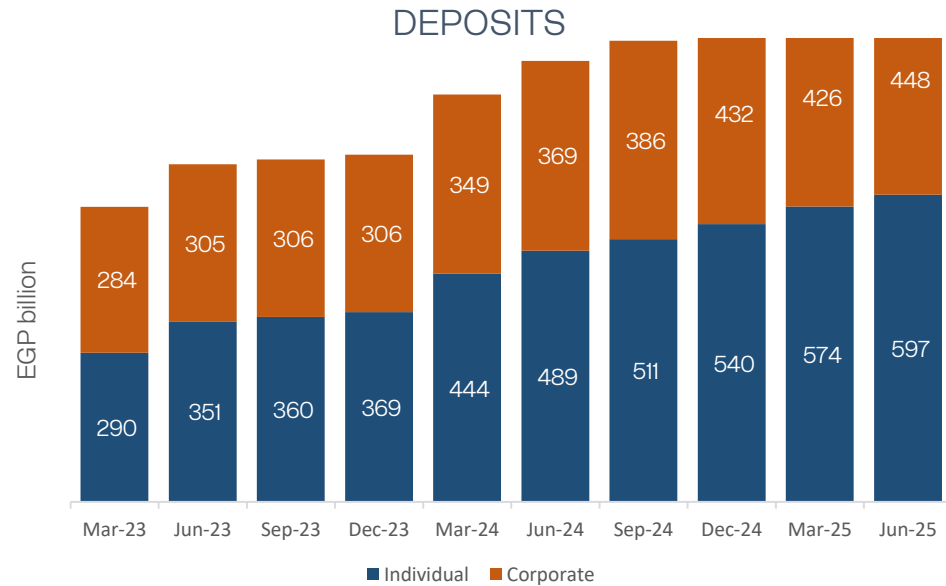


CORPORATE LOAN PRODUCTS





# CUSTOMERS' DEPOSITS

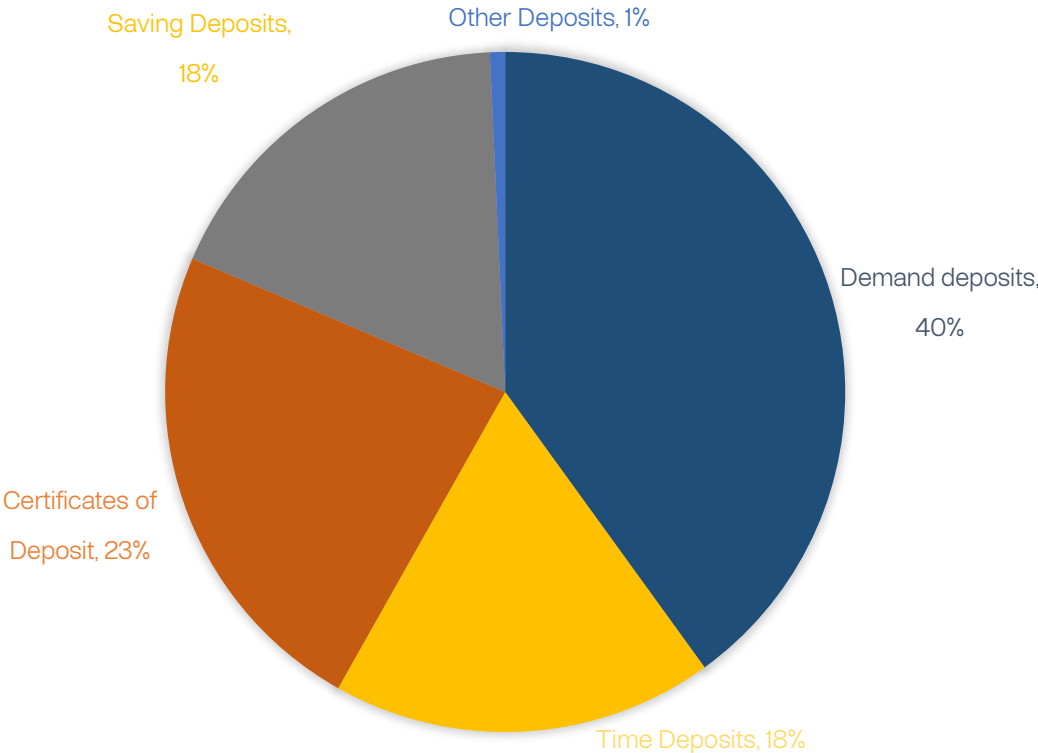




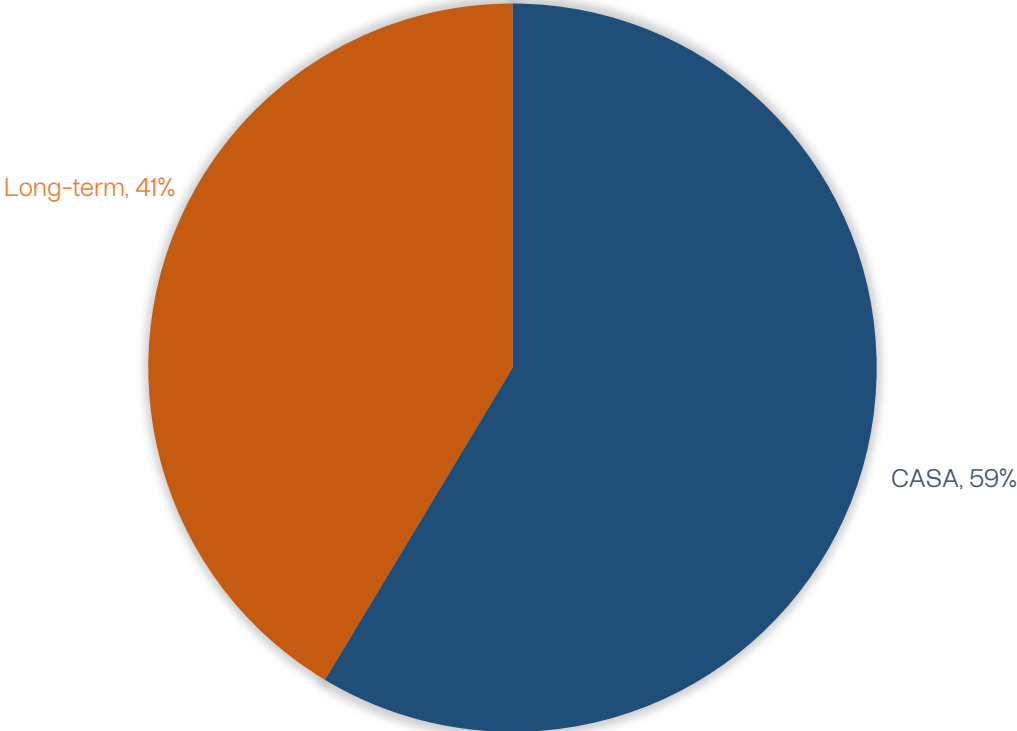
# CUSTOMERS' DEPOSITS



JUN-25 DEPOSITS BREAKDOWN BY PRODUCT



JUN-25 DEPOSITS BREAKDOWN BY TENOR

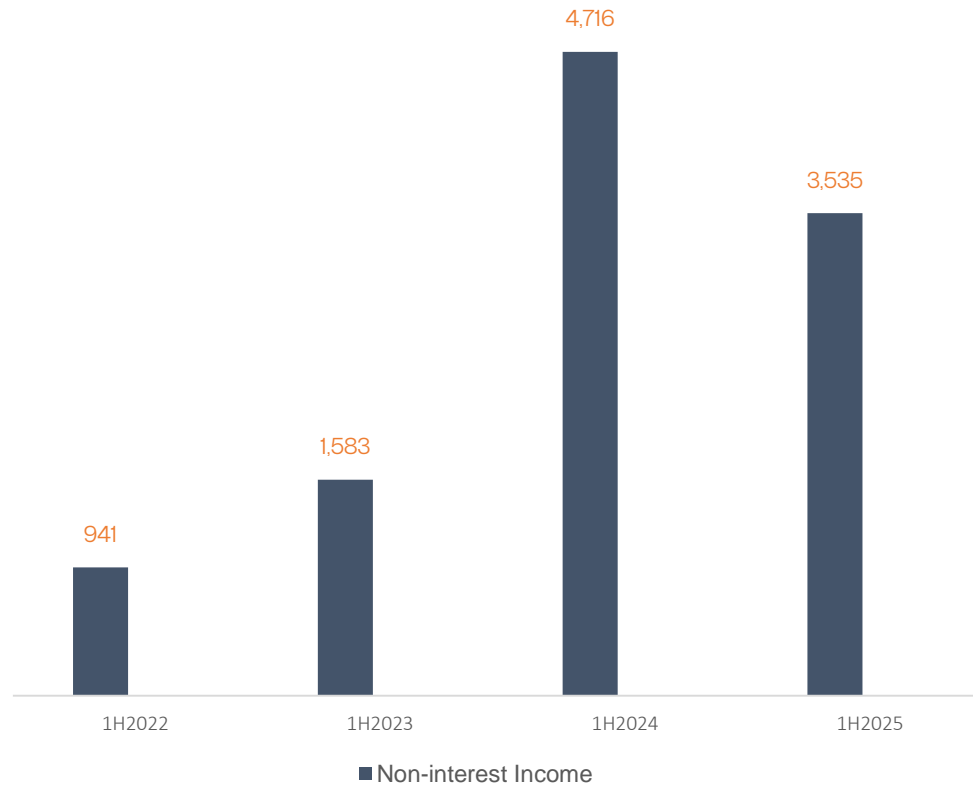




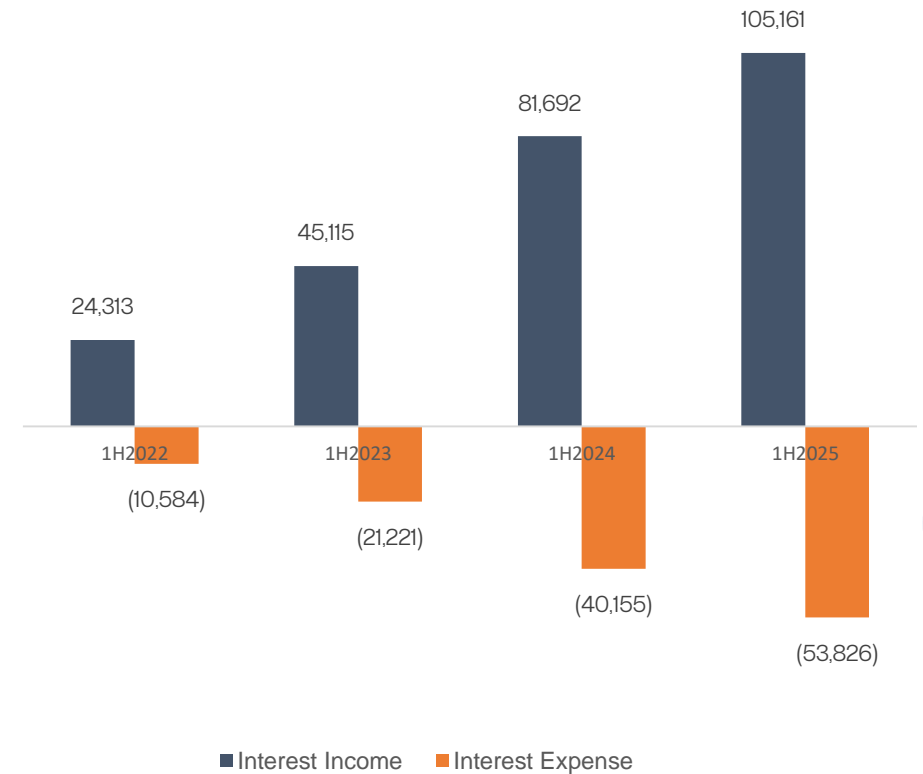
# NET INTEREST INCOME/ NON-INTEREST INCOME



NON-INTEREST INCOME



NET INTEREST INCOME

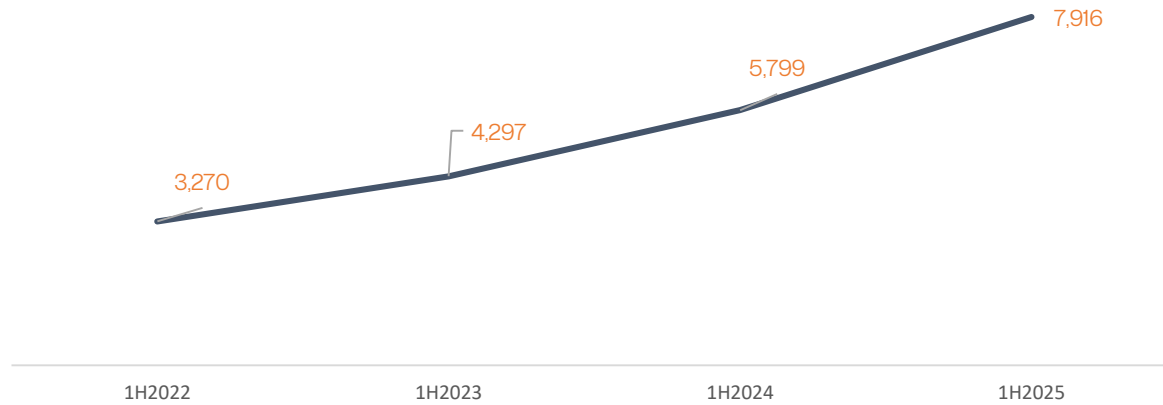




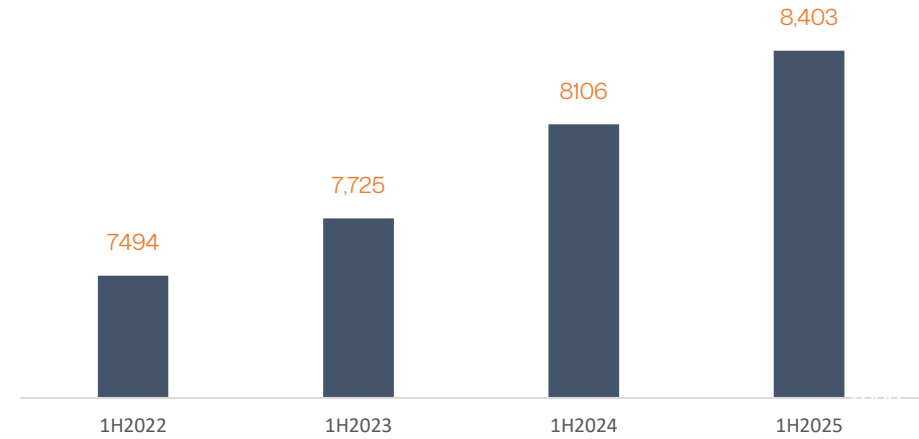
# COST EFFICIENCY



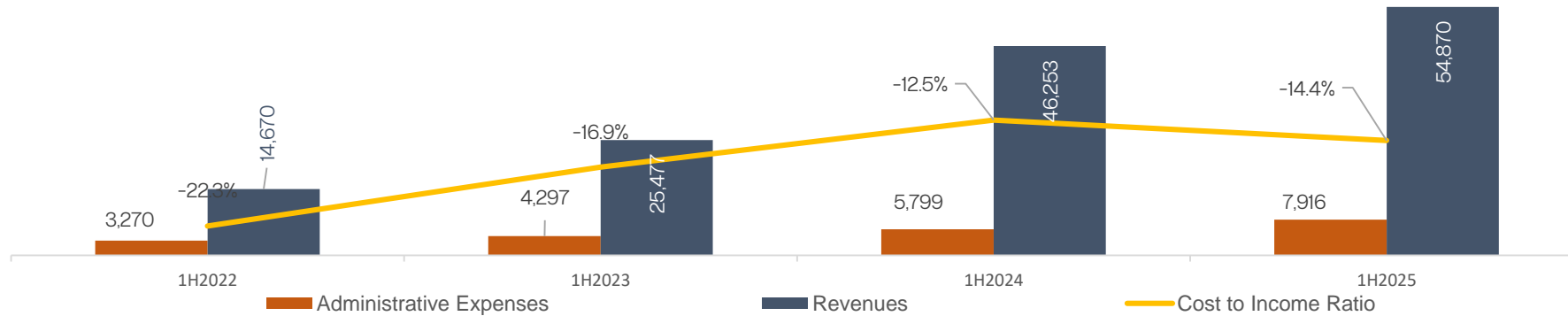
## NON-INTEREST EXPENSES



## HEADCOUNT



## COST EFFICIENCY



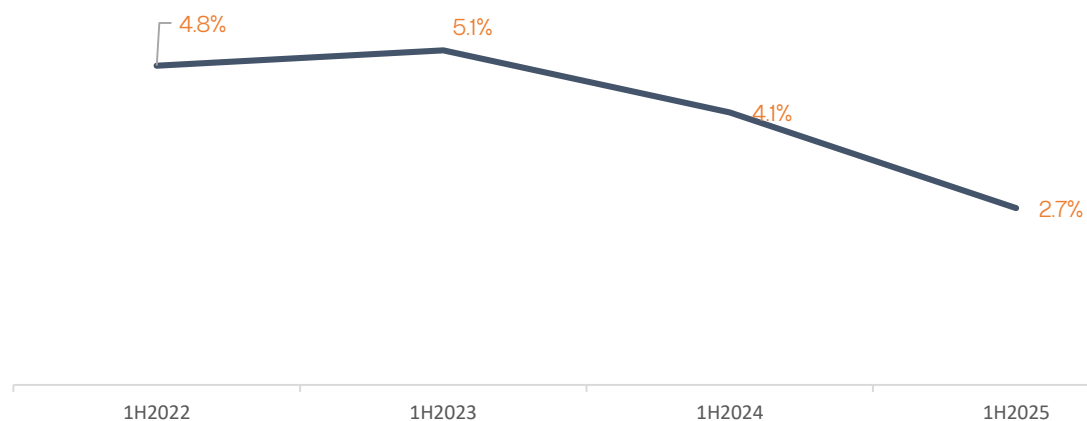




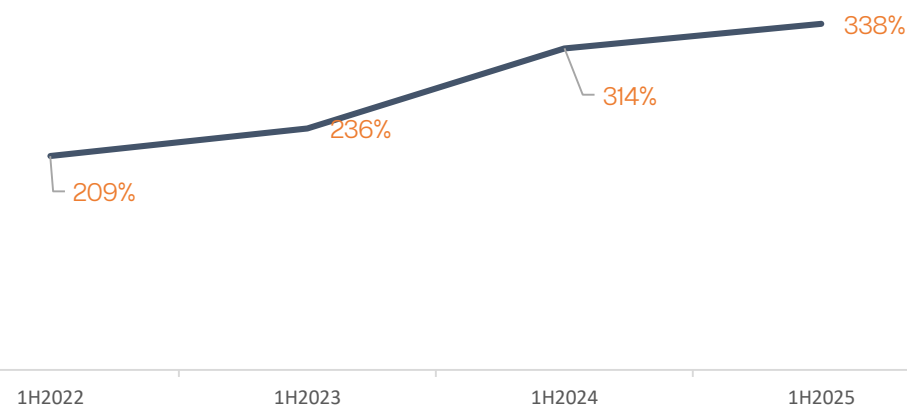
# PROVISIONS AND COVERAGE



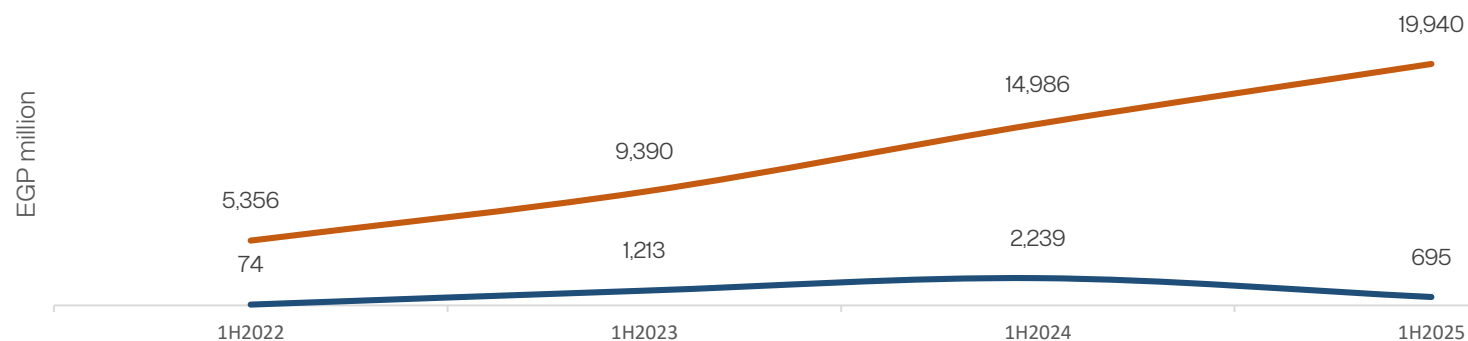
## NPL Ratio



## NPL COVERAGE RATIO



## IMPAIRMENT CHARGES

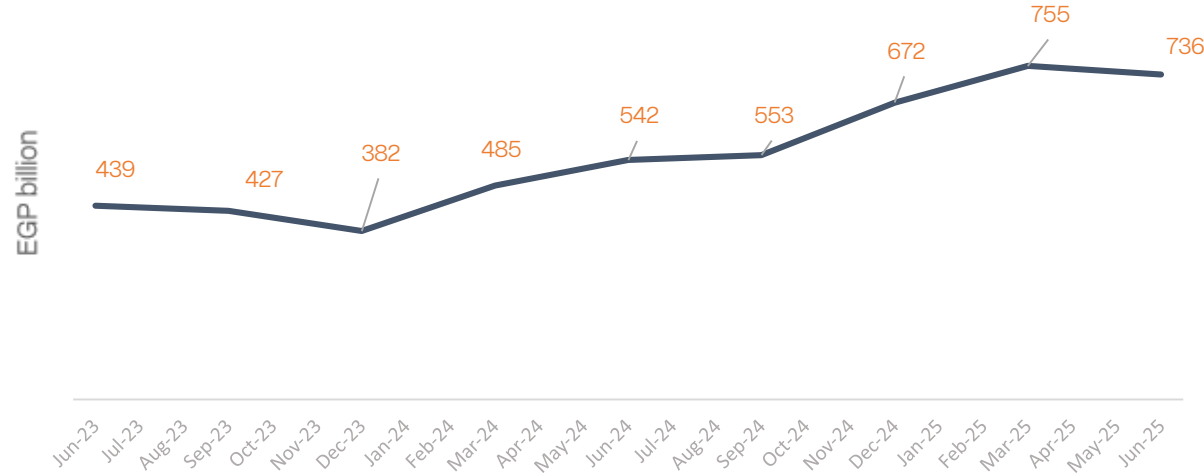




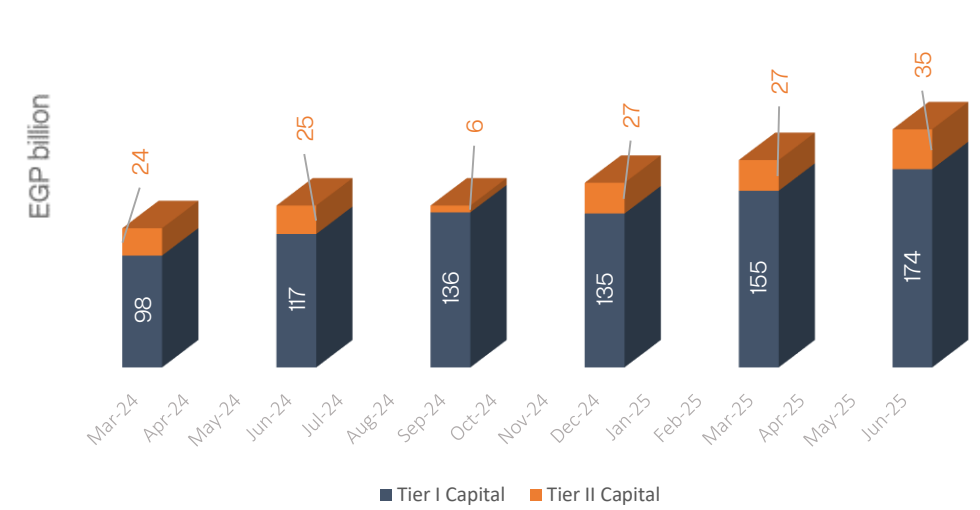
# CAPITAL AND LIQUIDITY



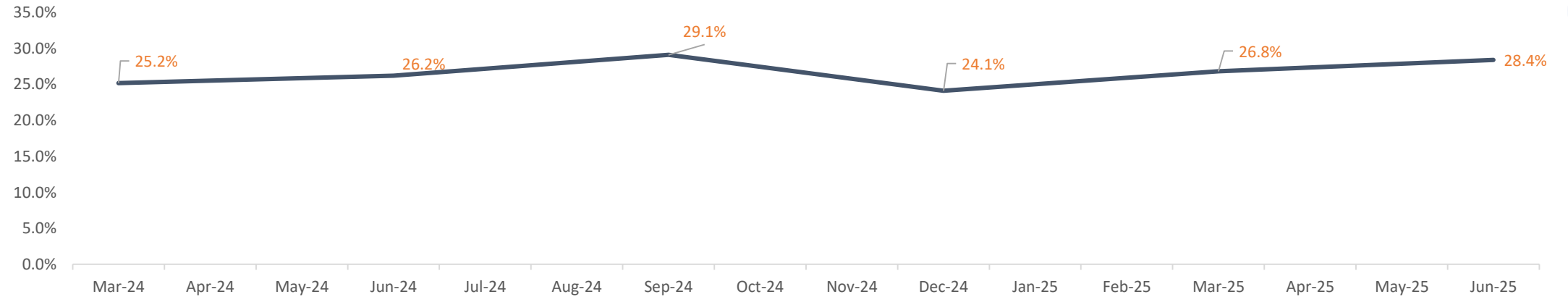
## RISK WEIGHTED ASSETS



## CAPITAL BASE



## CAPITAL ADEQUACY RATIO

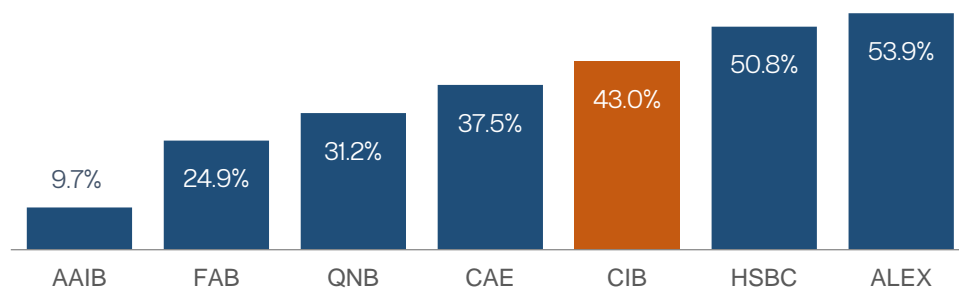




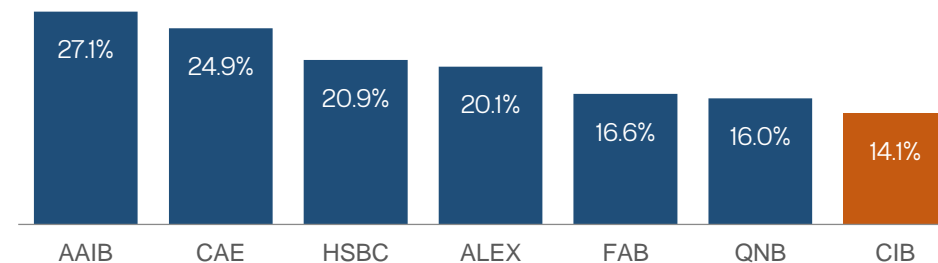
# POSITION AMONG PEERS *(1Q2025)*



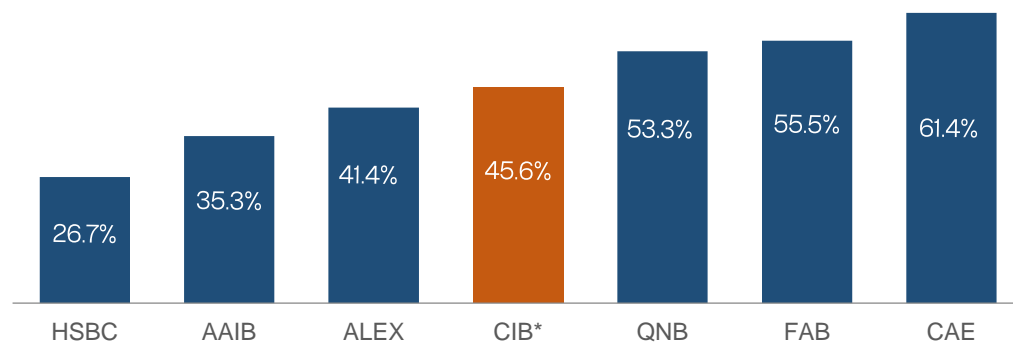
ROAE



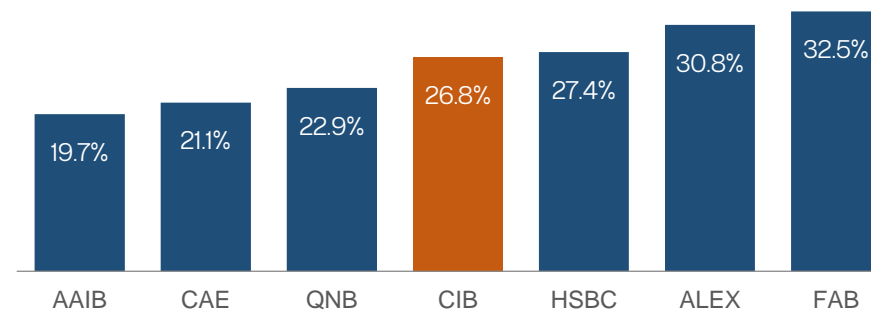
Cost to Income



Gross Loans to Deposits\*



Capital Adequacy

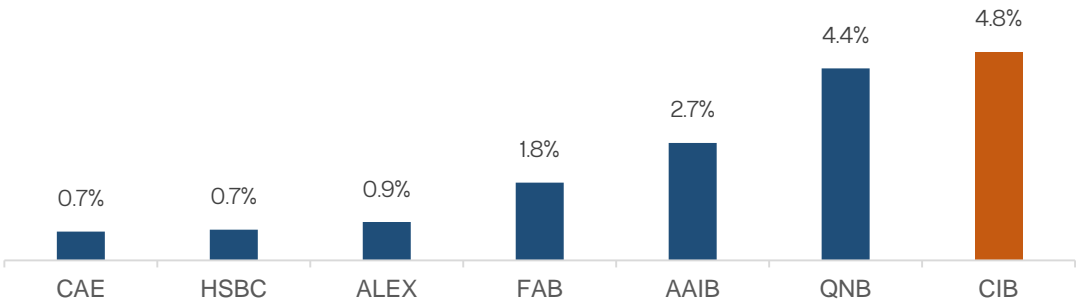




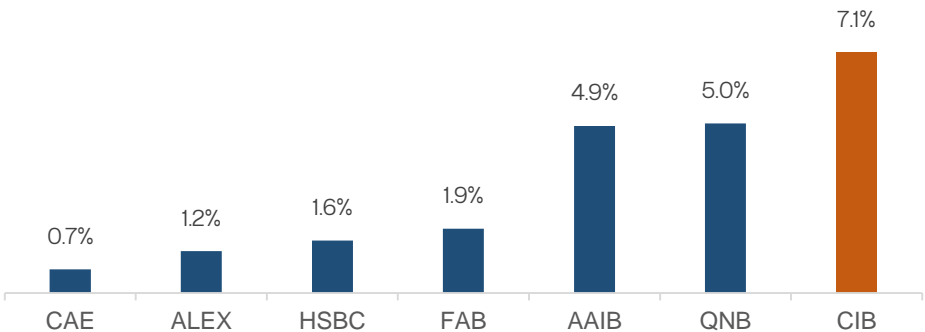
# POSITION AMONG PEERS (Continued)



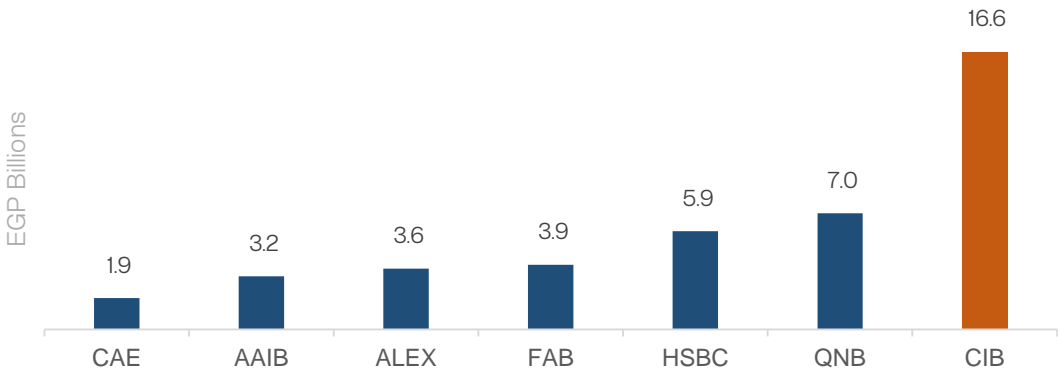
Loan Market Share\*



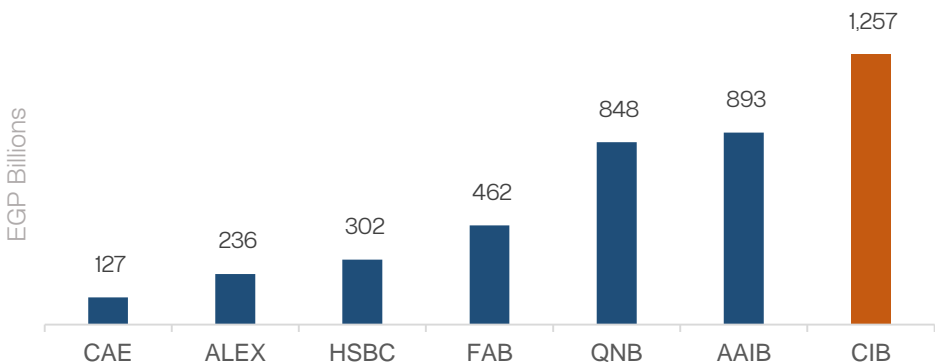
Deposit Market Share\*



Net Income\*\*



Assets\*\*

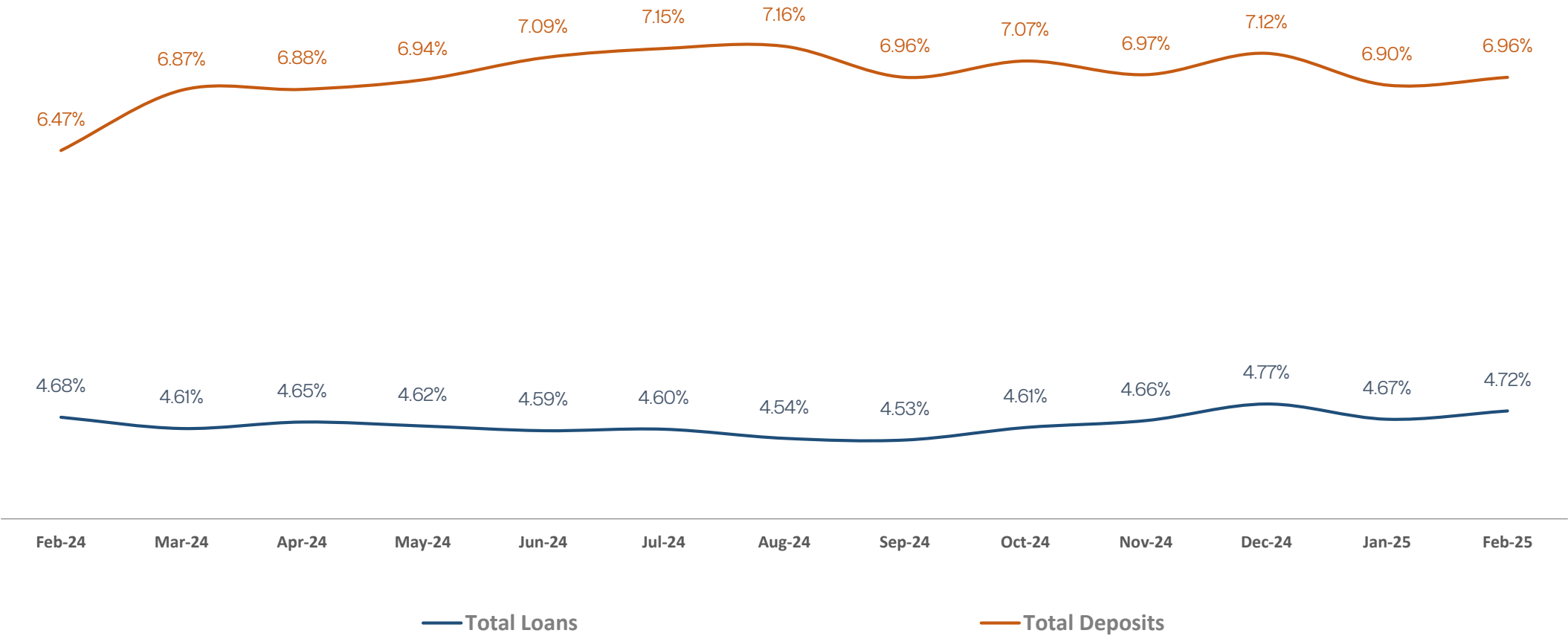


\*As of December-2024

\*\*As of 1Q2025



# CIB'S MARKET SHARE





# 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





- For more information, please visit our website; [www.cibeg.com](http://www.cibeg.com)

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19666



**Thank  
You**



50  
YEARS

A LEGACY  
FOR THE  
FUTURE