

CFO Area

In 2025, CIB continued to build on its legacy of resilience and innovation, delivering outstanding results across finance, strategy, technology, and shared services. The Technology and Shared Services played a pivotal role in modernizing infrastructure, driving automation, and elevating customer experience, positioning the Bank at the forefront of Egypt's evolving financial landscape.

Security & Resilience

CIB has always considered the integration of cybersecurity and organizational resilience within its business model, maintaining a sustainable secured environment for the Bank's technology ecosystem. This positioned cybersecurity as a business enabler through the execution of a well-defined, holistic, value-driven security strategy that played a key role in delivering highly secured services and emphasizing on customers' trust in the CIB brand.

CIB's cybersecurity capabilities were an area of focus in 2025, with technology upgrades, new security solutions, strengthening governance, and embedding security into every stage of the digital transformation journey. This helped ensure that customer trust, organizational resilience, and regulatory compliance remained core elements of the Bank's strategy. The Bank also introduced advanced monitoring tools, improved analytics, supported more effective detection and response capabilities. These enhancements were essential as the Bank broadens its digital footprint. By integrating security with business and technology, every new capability is built on secure-by-design foundations, supporting product innovation while managing cybersecurity risk.

By strengthening security across the digital banking ecosystem, the Bank enabled the confident rollout of new products and digital services, supporting growth in key segments and advancing financial inclusion through safer and more accessible digital channels. Data protection measures were enhanced, in alignment with CIB's commitments, ensuring innovation and resilience and reinforcing CIB's position as a trusted leader in the Egyptian financial sector.

This year's achievements are part of a much longer journey that reflects CIB's 50 years of progress and leadership. Information Security evolved dramatically over the last decade, mirroring the Bank's transformation from traditional banking to a digitally-driven financial institution. What began with basic system controls and security measures has grown into a fully integrated cyber defense-in-depth ecosystem. Over the years, CIB established structured security governance frameworks, built a dedicated 24x7 Security Operations Center, aligned with international standards, and adopted cutting-edge technologies to protect an increasingly complex environment.

As CIB celebrates 50 years of excellence, it remains focused on the future, strengthening resilience, supporting secure digital expansion, and contributing to the Bank's vision of sustainable growth. With a legacy of achievement and a forward-looking strategy, security continues to play a vital role in enabling CIB's success for the next fifty years and beyond.

Shared Services

Our strategic focus for 2025 was fundamentally driven by the commitment to improving agility and increasing efficiency while maintaining customer centricity at the core of every move. This was the principal motive behind further centralizing our operations. This initiative freed branches to focus entirely on servicing customer needs, enabling higher-quality customer engagement that directly supports cross-selling and business growth. In parallel with this successful centralization, the Bank undertook a strategic shift toward a future-ready, service-oriented organizational model, initiating a multi-year transformation to a Banking Shared Services Model. This transformational step is laying the foundation for a service delivery platform agile enough to cope with the Bank's organic growth aspirations, its pioneering position within the Egyptian banking landscape, and its unwavering prioritization of key operational metrics like Turnaround Time (TAT) and Cost of Service.

Throughout the year, the Operations Hub acted as the vital engine that supported a staggering EGP 65 billion in business revenue. Our specialization and focus directly facilitated significant growth across core business lines. In Trade Finance, we solidified our pioneering role as a market leader, successfully supporting the increasing volumes of imports and exports by 38.5% and 7.2%, respectively. Simultaneously, the Remittance team was a key player in facilitating the smooth movement of funds, both locally and across borders, highlighted by a noticeable increase of 23% in FCY incoming volumes. These efforts were significantly streamlined by our ongoing digitization drive, which paid off with a substantial increase of 67% in the number of Straight-Through Processing (STP) transactions completed. Furthermore, Our Custody services maintained a market-leading position as one of the key players in the market, earning the 'Global Finance Best Sub-Custodian Award for 2025 and holding a 19% of securities market share. By end of 2025, assets under management (AUM) increased by 21% to EGP 1.35 trillion. Alongside these functions, our robust Accounts and Lending services acted as key pillars, providing the necessary operational foundation to support the Bank's strong balance sheet growth throughout 2025 with an increase of 58% in the NTB clients processed and 44.2% in the number of new credit facilities granted. Moreover, Cash Management Services played a critical role in supporting the Bank's operational scale and efficiency by effectively managing the cash needs of 214 branches and banking units and 1,434 ATMs. Adopting a dual strategy of centralization and innovation, the department initiatives significantly contributed to resource optimization, reduced logistical complexity for branches, and improved overall operational flow, enabling the network to focus on high-value customer engagement instead of handling bulk cash processing.

To ensure resilient high availability across our customers' critical touchpoints, 160 ATMs were replaced in 2025, which immediately paid dividends in terms of public

trust and reliability. This resilience was profoundly demonstrated during an extraordinary incident during which our network remained readily available for both our customers and others, evidenced by a significant increase in off-us transactions and volumes handled.

CIB's commitment to security and speed was further cemented by a significant infrastructure upgrade in Card operations. To keep pace with growing card production, which was up 26% in 2025, CIB acquired the latest card personalization machinery, drastically improving the Bank's production capacity and paving the way for more innovative product design. Coupled with the automation of the card enveloping process, potential human errors were eliminated, security was enhanced, and overall TAT improved for faster card fulfillment.

Our efficiency gains were scaled to our international footprint, with CIB Kenya Operations aligning with the Group structure for superior governance. As a result, operations' share of total staffing decreased, with the spared capacity reskilled and reallocated to front office for better customer engagement and successful cross-sell.

Parallel to this, the Contact Center, our primary digital service hub, showcased its increasing agility and capacity by effectively managing the dual challenge of rising call volumes from organic business growth and sharp surges during unforeseen external events. This ability to deliver prompt and sustainable responses positions our service channels as a reliable competitive differentiator, underscoring our strong commitment to customer centricity. To elevate this commitment, we instituted a targeted strategic focus on First Call Resolution (FCR), ensuring the highest quality of interaction and minimizing customer effort. This service quality drive was reinforced by the introduction of a post-call survey mechanism, establishing a direct feedback loop that enables the continuous improvement of service levels. Recognizing the increasing power of digital perception, the team utilizes an advanced social media management system for real-time monitoring and swift engagement, managing an average of 8,000

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interactions monthly, with an impressive average response time of just 4-5 minutes, ensuring critical brand reputation protection across all platforms.

The governance and control frameworks are critical pillars of our operations, built around a proactive, internal control function designed to mitigate risks and ensure compliance across all service delivery points. The newly founded Quality & Control Assurance team stands out as a key player in this framework, focusing on the mitigation of risks through continuous monitoring and support. The team's role initially focused on maintaining rigorous control metrics within the branch network and, following notable success, it was strategically expanded to encompass Central Operations. This expansion ensures a robust built-in control mechanism is in place to provide consistent risk oversight and immediate support, embedding a culture of quality and compliance into the fabric of the new Shared Services operating model.

IT

The Information Technology (IT) team continues to be a driving force and core enabler of CIB's strategic vision, advancing business growth and service excellence through the effective execution of key strategic initiatives, technology modernization, and continuous enhancements that strengthen operational efficiency and enhance the customer experience. Stability as well remains a fundamental

pillar for the Technology team, ensuring resilient platforms and seamless business continuity. This resilience is clearly demonstrated across all bank channels all year long. Through sustained investments in resilient platforms and infrastructure, the Bank has achieved complementary measurable gains in system availability, customer satisfaction, and overall service reliability. These efforts reinforce CIB's position as a trusted institution built on robust governance, risk management, and technological maturity.

In alignment with the Bank's strategy to lead the market and putting customers first, the IT team has continuously been investing in state-of-the-art technologies enabling the delivery of agile, resilient, and customer-focused digital solutions. By leveraging these advanced capabilities, CIB has accelerated its release cycles, achieving multiple high-impact launches in shorter timeframes and reinforcing its position as Egypt's technology leader in banking. Major achievements included the development of a new Business Banking Mobile App and the launch of Internet Banking for retail customers. In addition, the existing Mobile Banking App was significantly enhanced, reaching 1.72 million downloads and introducing features such as in-app instant transfers with the highest limit in the market, partial and full redemptions of term deposits, debit card issuance, tokenization of pending activation cards, and comprehensive card management functionalities. These enhancements also enabled customers to view their securities portfolios within CIB, making it the first Bank in Egypt to offer this capability. In parallel, the Bank successfully implemented the SWIFT global mandate to transition from MT to MX messaging, in line with international standards.

Through sustained investment and technology-driven advancements, including multiple system upgrades, website revamp, and other systems enhancements, the Bank continues to elevate the customer experience, strengthen its digital ecosystem, and reinforce its leadership in Egypt's financial innovation landscape. The IT team has been continuously working on enabling business growth, aligning technology capabilities with strategic business priorities to accelerate market expansion and differentiation. Key initiatives include the launch of My CIB Segment for youth as well as the Talabat Co-Branded Card that has been

successfully launched, expanding access to a previously untapped customer segment and reinforcing CIB's digital presence.

Additionally, the IT team has been actively engaged in automating manual and repetitive operational processes, transforming them into fully digital workflows to enhance efficiency, reduce turnaround time (TAT), and strengthen internal controls while ensuring full compliance with Central Bank of Egypt (CBE) mandates. By minimizing manual intervention, these efforts also improve process reliability and consistency. The year 2025 marks a defining chapter in CIB's technology evolution, characterized by enhanced stability, higher availability, and an accelerated pace of digital releases. Through the continuous rollout of new features and services, the Bank has further automated the customer journey, empowering clients with seamless, self-service capabilities. These advancements reaffirm CIB's unwavering commitment to delivering a superior, digitally driven banking experience, anchored in reliability, innovation, and customer convenience. By continuously investing in technology, talent, and modernization, CIB strengthens its position as Egypt's leading bank, creating sustainable long-term value.

Data Governance

In 2025, the Enterprise Data Governance and Analytics Production team focused on enhancing the Bank's foundational data governance capabilities to better support our shared strategic goals. Working closely with our colleagues in the Compliance Group, we contributed to the transition toward a more automated operating model, where data-driven tools now assist in daily monitoring activities. By integrating advanced Data/AI governance driven analytical models into transaction monitoring and sanction screening, we have helped the Bank streamline workflows and reallocate resources more efficiently. The team also played a key role in ensuring that new business partnerships are built on consistent data governance standards, protecting the integrity and accuracy of our shared data and information. Furthermore, by providing the Branches Quality Control & Assurance Unit with comprehensive data quality reporting, we have supported a more transparent and thorough monitoring process across our network. These collaborative efforts remain central to our commitment to maintaining high quality service, managing costs, and delivering a reliable experience for our customers.

Data Science

In 2025, the Data Science and Advanced Analytics team played a pivotal role in advancing CIB's strategic agenda, reinforcing analytics and AI as enterprise capabilities powering sustainable growth, resilience, and digital leadership. The year marked a step-change in scale and business impact, with flagship initiatives spanning advanced risk and scoring models, income imputation and intelligent decisioning, and hyper-personalization embedded across core business processes and digital channels. Against a backdrop of heightened macroeconomic volatility, evolving customer expectations, and intensified market competition, the function supported the Bank in navigating risk, protecting portfolio quality, and unlocking targeted growth through data-driven, forward-looking insights. These capabilities strengthened the Bank's market positioning by enabling fast, intelligent credit decisioning, smart customer engagement, and proactive risk management, while advancing financial inclusion. As CIB celebrates 50 years of leadership, the evolution of analytics from traditional reporting to enterprise-wide, AI-led decision intelligence stands as a defining milestone, positioning the Bank at the forefront of modern banking and ready for its next era of innovation and growth.

Finance Group

Over the past decade, the Finance Function at CIB evolved significantly, undergoing profound transformation and transitioned beyond traditional book-keeping and standardized reporting to acting as a strategic partner and growth enabler for Business Units. As such, CIB Finance Professionals are now an integral part of day-to-day business activities, providing real-time and customized performance management insights, and delivering tailored consulting services and instant decision-support mechanisms that empower leaders at all levels, from Line Managers to Executive Committee Members. In 2025, the Finance Group pursued this distinct role of acting as the connecting rod between Business Strategies and the inherent implications on the Bank's quality and sustainability of earnings.

Acting as a Growth-Enabler for Business Units

Leveraging its high-quality accounting expertise, the Finance Group played a pivotal role in steering the recalibration process of the Bank's Expected Credit

Loss (ECL), from managing discussions with the Central Bank of Egypt (CBE) and External Auditors, to thoroughly studying the Best Accounting Practice for the said recalibration. In that, the Finance Group worked collaboratively with the Bank's Risk Group to successfully secure the approval of the CBE and the Bank's External Auditors on transferring the Released Provision Amount of EGP 13.1 billion to a new "Special Reserve" in Equity, through the P&L Statement.

Mindful of the dire importance of alignment between business and financial performance, while leveraging its high-quality Business Analytics, the Finance Group claimed the role of providing Business Owners with actionable insights pertaining to business decisions, with special regard to highlighting untapped opportunities to maximize the utilization of existing limits as well as to boost the Bank's Share-of-Wallet and Market Share. This was achieved as part of the Group's role in quantifying impact and guiding business owners on financial implications of introducing new products to the market, while adopting a more forward-looking view of the Bank's profitability prospects.

Building on its role in strategic decision-making, the Finance Group worked closely with stakeholders across the Bank to formulate the Bank's five-year strategy, providing the most accurate possible projections of the Bank's growth prospects and its ability to maintain and advance to higher levels of excellence among its peers, both locally and globally. Accordingly, the Finance Group provided financial and technical insights that supported Consultants and Business Owners in identifying the key business and strategic pillars that ought to frame the Bank's Strategy over the upcoming 5 Years.

Leading the Market through Regulatory Excellence

Presuming its pioneering role in collaborating with different Regulatory Bodies, CIB successfully concluded the Digital Tax Inspection Process through the E-Tax Portal (SAP) for the Corporate Income Tax and Stamp Duty Tax up until Year 2023 and for the Salary Tax up until Year 2022, marking the first Bank in the Egyptian Banking Sector to fully settle its tax obligations until the latest Inspection Date, and to complete the Process electronically. In recognition of this, the Ministry of Finance along with the Egyptian Tax Authority held a "Thanks Ceremony" for CIB, whereby the Bank has been awarded a Certificate of Appreciation as one of the largest and most

committed tax-payers to the effective implementation of Tax Systems and to the Digital Transformation Initiatives of the Egyptian Tax Authority.

Going beyond regulatory transparency and commitment to acting as a strategic pillar enabling CIB to lead the market in quality of reporting, CIB has been recently selected by the CBE as a core member to spearhead the simulation for their new Mega-System Project, designed to link and analyze data from all Egyptian Banks for improved economic decision-making. This came as a direct testament to the deep integrity and reliability embedded in the CIB Finance Team, which is certainly a result of consistently reliable reporting quality delivered by CIB across decades.

Adopting a Long-term Capital Planning Framework

Reinforcing the Bank's vision to continuously safeguard and create outstanding value to CIB Shareholders, while simultaneously ensuring continued compliance with both local and international regulatory requirements, the Finance Group pursued its pivotal role in steering the Bank's growth and expansion aspirations, acting as the Advisory Unit for different business stakeholders for any capital-utilization initiatives. Particularly in 2025, with CIB achieving unrivalled lending activity, the role of the Finance Group came further momentous in driving business decisions and in optimizing utilization of the Bank's available capital. Moreover, the Finance Group pursued its long-term capital planning strategy, enabling Management to maintain a resilient capital position while remaining mindful of the Bank's growth aspirations and safeguarding the interests of both current and future shareholders. As such, the role of the Finance Group came particularly consequential this year in arriving at the optimal level of Cash Dividends to Shareholders, in light of the affluent capital buffer currently enjoyed by the Bank and the relative stability witnessed in local macroeconomic dynamics. The challenge particularly resided in finding the level that would strike the balance between the Bank's growth aspirations, current Cash Dividends to Shareholders and the future stream of Cash Dividends, while simultaneously securing a minimum return to Shareholders that would compensate them for their inherent cost of investment.

Human Capital as the Primary Asset

The aforementioned evolution in the Finance Function was driven not only by the advanced systems in place, but more importantly by human

capital, which the Finance Group regards as its primary asset. Recognizing the importance of cultivating a new generation of financial business analysts with strong business acumen and strategic thinking, a key highlight of the year was the graduation of two batches from the "School of Finance." This in-house training program, delivered by leading market professionals, was designed to equip Finance staff with the theoretical and practical foundations required to remain current with the latest market developments. The provided training facility tackled key topic areas such as International Financial Reporting, Derivatives and Fixed Income, and Treasury Management, designed to better position Finance Staff for various prestigious certifications.

Embracing the Group Perspective

Firmly believing in the importance of financial soundness of the Bank's Subsidiaries to the same degree as that for CIB, this year witnessed consolidation of the Regional Expansion Function under the umbrella of the CFO Area. In light of this, the CFO Area played a pivotal role in turning-around the financial performance of CIB-Kenya, through several streams. From providing Daily Business Monitors on Balance Sheet dynamics, to injecting capital to fuel lending activity, to introducing non-conventional financial solutions to boost performance, 2025 witnessed the first year for CIB-Kenya to generate a positive before-tax income since acquisition. This comes paralleled with the notable support granted by the CFO Area for founding the Digital Bank in a way that aligns with appropriate regulatory and accounting considerations.

Fostering a Cost-Conscious Culture

Striving towards a more cost-conscious Organization, the Finance Group pursued its remarkable role in maintaining strong cost and operational discipline across different Bank Groups. This translated into a Total Bank Cost-to-Income (CTI) Ratio that remained confined within the range of 15%, pleasantly below the Sector Average, despite the considerable Marketing, Branding, and Sponsorship Spending, as well as higher volume of Contracts, Invoice Reviews and Payments, related to the Bank's 50-Year Anniversary. Furthermore, CIB continued to adopt its Strategic Workforce Planning Approach, assessing the evolving needs of the business and aligning them with the Bank's long-term objectives, while rationalizing the increase

in Headcount and applying staffing adjustments and reallocations where suitable. As such, CIB continued to strategically allocate its staff, with the prime objective of ensuring having the right talent in the right role, and while cutting any recruitment costs deemed dispensable.

Together, our achievements in finance, strategy, technology, and shared services group reflect our resilience and commitment to sustainable growth. For years to come, we will remain dedicated to innovation, excellence, and creating lasting value for our clients, shareholders, and communities.