

CIB's Stock

Since listing its shares on the Egyptian Exchange in 1995, CIB has grown to become the largest constituent of the EGX. Investors and analysts view CIB's stock as a proxy for the Egyptian market, with the Bank acting as a mirror for the local banking sector. The economy's growth prospects are generally depicted in the credit outlook, while retail banking is seen as portraying the longer-term story of financial inclusion. In 1996, CIB became the first Egyptian bank to offer its shares on international markets, with a GDR program on the London Stock Exchange (LSE). In 2001, CIB marked another first by being the first Egyptian bank to register its shares on the New York Stock Exchange (NYSE) in the form of the American Depository Receipts (ADR) Level 1 program. In 2012, the Bank began trading on OTCQX International Premier, a segment of the OTCQX marketplace reserved for international-leading, non-US companies listed on a qualified international exchange and providing their home country disclosure to US investors.

During 2025, COMI recorded a 44.33% increase, with an opening price of EGP 71.36 and a closing price of EGP 103. Its volume-weighted average price (VWAP) recorded EGP 82.85, average daily trading volume reached 2.57 million shares, while average market capitalization stood at EGP 279 billion. The average price-to-book ratio was 1.59, peaking at 1.79 and bottoming at 1.44. Throughout the year, a cash dividend of EGP 2.5 per share was distributed in April, followed by a 1-for-10 stock dividend in December.

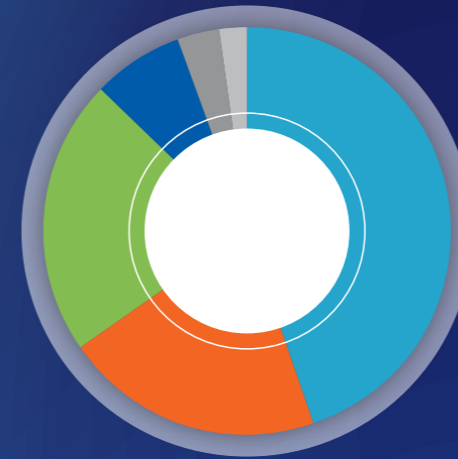
Given its global exposure, CIB is widely covered by leading research houses locally, regionally, and internationally. As such, eleven institutions issued research reports on the Bank during the year, six of which were local. By year-end, the Bank's DRs outstanding position reached 961,555,473 shares. GDRs recorded 952,771,178 shares while ADRs outstanding position recorded 8,784,295 shares, representing 28.47 % of total issued shares. CIB continues to hold the highest weight on the EGX30, accounting for around 30 % of the index, and free float at 70.44 %. CIB's stock is one of Egypt's most liquid stocks, as it is considered the most valuable financial institution.

Investor Relations

The Bank's Investor Relations (IR) division maintains a proactive investor relations program to keep shareholders and investors abreast of developments impacting the Bank's performance. The team and senior management alike dedicate significant time to one-on-one meetings, roadshows, investor conferences, and conference calls, sparing no effort in providing the investment community with transparent disclosures while simultaneously ensuring analysts have the needed information to maintain balanced coverage of the Bank's shares. Throughout 2025, the Bank's IR division attended seven conferences, seven of which were In-person. In more than 100 meetings, the team met more than 200 companies incorporating a wide range of international, regional, and local institutions. The team also conducted annual rating review meetings with the four rating agencies (S&P, Fitch, Moody's, and Capital Intelligence). During the year, disclosures, including regular updates and releases, continued to be periodically made available on CIB's IR website, as well as the EGX, LSE, and OTCQX portals in a timely manner that ensures fair access to information for investors from around the world, allowing them to make informed investment decisions.

Breakdown of Shareholders by Region

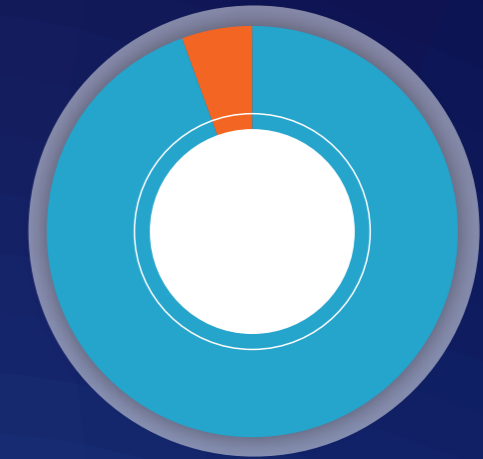
(As of December 2025)



North America	44.52%
GCC	20.51%
Africa	21.91%
UK & Ireland	7.02%
Continental Europe	3.93%
Rest of the World	2.11%

Breakdown of Shareholders by Type

(As of December 2025)



Institutions	94.6%
Individuals	5.4%

