

Human Resources

As CIB continues to advance its growth and transformation journey, the Bank remains steadfast in its commitment to developing its Human Resources function as a strategic enabler of business excellence. Guided by CIB's core values and five-year strategy, HR continues to empower people (the foundation of the Bank's) success through integrated programs that foster capability, engagement, and inclusion. The department's overarching objective is to attract, nurture, and retain high-performing talent while cultivating an environment that inspires confidence, drives innovation, and strengthens CIB's position as an employer of choice across the region. Throughout 2025, HR continued to align its initiatives with the Bank's long-term vision, reinforcing a culture of growth, belonging, and sustainable performance as it moves confidently toward 2026.

2025 Highlights

Talent Management Strategy

In 2025, CIB's Human Resources division maintained its strategic focus on talent optimization, ensuring that employees are matched to roles that maximize their potential. The Talent Management targets were achieved based on specific planned deliverables that include the continuation of the Talent Journeys for Rounds 1 and 2 (1,000+ talents) and the development pathways for potential successors (200+ potential successors). It is worth highlighting that since the launch of the Talent Program in 2023 (Round 1), 23.7% of the identified talent pool (175 employees) have been promoted between 2024 and September 2025. Moreover, 28% (243 talents) maintained their strong performance rating from 2023 to 2024, while the majority—58% (500 talents)—achieved Exceeding or Far Exceeding Expectations ratings. Additionally, 27% (228 talents) demonstrated measurable improvement in their performance outcomes over the same period, reflecting the program's continued impact on capability growth and advancement readiness.

HR has made efforts through the CIB Talent Program to upskill the current workforce, specifically high-potential employees, by providing differentiated

journeys that address prioritized leadership gaps for more than 1,000 employees. The Bank continued to invest in internal mobility, leadership development, and workforce stability as key pillars of its people strategy. The Bank onboarded over 1,728 new employees and converted 161 outsourced staff into permanent positions, facilitated the internal movement of 1,767 team members, and promoted 1,350 employees.

In 2025, the Human Resources team participated in 15 employment fairs at universities across Egypt, which improved brand visibility, promoted job openings and expanded our relationships with other organizations.

CIB reinforced its commitment to diversity and inclusion through standardized, unbiased hiring practices.

Employee Engagement, Enablement and well-being

CIB continues to foster a high-performing, connected, and empowered culture by investing in holistic engagement and well-being programs that address both organizational and individual needs.

Through data-driven insights and continuous dialogue with employees, HR ensures that initiatives are tailored to strengthen motivation, enhance experience, and reinforce CIB's position as an employer of choice.

Employee Engagement Survey (EES):

In 2025, CIB launched its fifth Employee Effectiveness Survey, achieving strong participation and demonstrating continued employee trust and openness. The results reflected notable progress in both engagement and enablement, highlighting improved confidence in leadership, organizational direction, and the overall work environment.

As part of the Bank's commitment to fostering a collaborative and high-performing culture, HR will continue partnering with business leaders to strengthen cross-functional cooperation.

Recognition Program

In 2025, HR enhanced CIB's Recognition Framework to further celebrate excellence and embed appreciation as a core part of the culture. By December, a total of 3,059 employees had been recognized for their contributions.

Additionally, HR will continue to host the annual Recognition Event, building on the success of the 2024 edition, which achieved a 91% satisfaction rate.

Employee Wellness and Well-being Programs

CIB upheld its holistic approach to employee well-being through sustained efforts in mental health, physical wellness, and work-life balance. The Bank continued offering confidential online therapy sessions and hosted year-round mental health webinars, each drawing over 1,000 participants.

Physical wellness was promoted through fitness challenges and health-focused webinars covering nutrition and ergonomics, reinforcing employee morale and engagement.

Workplace Anti-Harassment and Unconscious Bias

Building on the momentum from 2024, CIB's HR team continued to reinforce its commitment to a safe and respectful workplace in 2025 through two targeted trainings: Unconscious Bias and Anti-Harassment. These sessions were aligned with CIB's employee wellbeing strategy and reached over 66% of employees and outsourced staff.

CIB will build on its efforts by continuing targeted trainings on anti-harassment and unconscious bias, reinforcing its dedication to a respectful and inclusive work environment.

Life at CIB:

Life at CIB is our official social media channel that not only highlights the culture, initiatives, and activities across the bank, but also showcases our internal environment externally, giving audiences a glimpse into the internal world at CIB. This year, the

platform featured several key initiatives, including CIB Uniqueness, which showcases the distinctive experiences of employees and what makes working at CIB exceptional, and First Year at Work, which recognizes employees completing their first year of service. In addition, Life at CIB highlighted behind the scenes moments, success stories, community impact initiatives, monthly employment fairs, and hiring opportunities. Serving as a hub for connection, engagement, and storytelling, Life at CIB reflects the values and spirit that define the bank while reinforcing transparency and pride in our internal culture.

Through these initiatives, CIB not only celebrated its past achievements but also reaffirmed its commitment to innovation, customer engagement, and brand excellence for the future.

Diversity, Inclusion, and Gender Equity Initiatives

In 2025, CIB reinforced its position as a leading employer promoting inclusion and gender equity. Through several initiatives, HR worked to ensure fair access to opportunities, inclusive workplace practices, and gender balance across all departments.

Women in Tech Program: As part of CIB's long-term strategy to promote gender balance in the digital workforce, HR successfully launched the fifth round of the Women in Tech Program in 2025. The program is designed to empower and develop young female talents in technology and data-driven domains.

Out of 16 program graduates, 13 were hired into permanent roles, marking a strong success rate and further reinforcing the Bank's inclusion strategy in high-demand fields.

Helmek Yehmena: The Helmek Yehmena Program continues to reflect CIB's dedication to female empowerment and employment inclusion, particularly in regions with lower female participation rates. The initiative provides targeted development opportunities to young women across Upper Egypt and the Delta,

enabling them with enhanced employability skills and unlocking their professional potential.

Women Empowerment: In 2025, HR actively participated in key initiatives focused on women's empowerment and advancing gender diversity across the workplace. These efforts reinforced CIB's commitment to providing equal career opportunities, fostering inclusive environments, and supporting women's professional growth.

This engagement forms part of HR's broader collaboration with business support functions to maintain and advance gender equality across CIB.

She's Back Initiative: CIB remains deeply committed to supporting women returning to the workforce following unpaid leave.

The She's Back Program was launched to help mothers transition smoothly back into their roles through structured reintegration, updated briefings, and professional coaching.

In 2025, the program's first round supported 19 returning mothers, conducted in collaboration with 07 Therapy, which provided parenting and reintegration sessions tailored to post-leave adjustments. A second round is planned for December 2025.

Better Together: Under the Better Together framework, HR worked to strengthen inclusivity and accessibility for differently-abled individuals.

In 2025, HR collaborated with universities to gather data on differently-abled students and graduates, creating the foundation for a sustainable inclusive hiring approach.

This initiative marks CIB steps in building long-term partnerships with educational institutions to support inclusive recruitment.

Business Enablement and Skills Development

In alignment with the Bank's transformation priorities, HR played a key role in empowering employees with the skills and capabilities needed to drive business results. In 2025, over 92% of staff across business areas were trained through a wide range of technical, behavioral, and leadership programs. The "Service & Sales Track" was further enhanced to unify the customer experience across

New hires

1,728

In 2025, the Human Resources team participated in 15 employment fairs at universities across Egypt.

all front-line teams, including the new modules "I Exceptionally Care" and "Hacking Buyers," attended by more than 850 employees.

Non-conventional learning continued to expand, with more than 6,500 employees benefiting from international digital learning platforms including LinkedIn Learning, Udemy, Coursera, and EdX. The Sustainable Finance School, delivered in partnership with the Sustainable Finance team, provided development opportunities for 340 employees.

Organization-Centric Development Activities

In 2025, HR continued to reinforce its role as a strategic enabler of organizational development by embedding a culture of continuous, self-driven, and digital learning across all levels of the Bank. Recognizing the evolving workforce expectations and the growing influence of digital transformation, HR proactively expanded its learning ecosystem to offer employees diverse, accessible, and non-conventional learning opportunities.

Cross-Boundary Development Activities

In 2025, HR continued to enhance organizational capability through initiatives that promoted cross-functional learning, global exposure, and knowledge exchange. These activities were designed to bridge internal expertise with international best practices, ensuring that employees remain agile, competitive, and equipped to meet emerging market and industry challenges.

Youth Development

In 2025, HR continued to champion youth empowerment and talent development as a cornerstone of CIB's human capital strategy, in alignment with Egypt's national vision for investing in the next generation. Recognizing young talent as a vital driver of sustainable growth, HR prioritized initiatives that

bridge the gap between academic learning and practical workforce readiness.

Support to CIB Kenya and African Initiatives

In 2025, HR sustained its partnership with CIB Kenya by providing technical, leadership, and engagement development programs. The Bank successfully hosted the fourth annual team-building event under the theme "United We Stand," promoting collaboration and unity among more than 140 employees.

Other key initiatives included sales and service training for frontliners, board-level leadership workshops, and the launch of e-learning campaigns on Unconscious Bias and Sustainable Finance. HR also supported the completion of seven mandatory e-learning programs, ensuring compliance and professional growth.

Reward Management

CIB's Compensation and Benefits framework continued to evolve to ensure fairness, competitiveness, and alignment with business strategy and market benchmarks. In 2025, HR reinforced its holistic total rewards approach, integrating financial and experiential benefits to strengthen engagement and retention.

The Bank sustained its rigorous benchmarking process against both local and regional financial institutions, ensuring pay equity and performance-linked rewards. Salary structures were refined to maintain transparency and competitiveness, while non-financial incentives were expanded to foster employee loyalty and recognition.

Internal Communications - 50 Years Milestone:

In 2025, CIB marked a historic milestone by celebrating its 50-year anniversary, a moment that symbolized half a century of growth, resilience, and success. The Internal Communications Department played a central role in ensuring that this achievement was not only recognized externally but also deeply felt within the organization. By designing and executing a series of engaging initiatives and branding, the team transformed the anniversary into a shared experience that strengthened the bond between employees and the institution.

Internal Activation

One of the most memorable aspects of the celebration was the organization of internal parades across

our premises. These parades created a festive atmosphere that brought employees together, fostering unity and excitement. In addition, the department distributed special branded giveaways to all staff members, offering tangible tokens of appreciation that reinforced the collective pride in reaching such a milestone. At the end of the summer season, staff enjoyed a surprise ice cream day in collaboration with one of the renowned ice cream brands in Egypt that was spread across all our premises.

Premises Messages

Beyond these celebratory gestures, the Internal Communications team also launched three branded messages under the "50 Years" milestone and the Brand ad copy, ensuring that the anniversary was consistently visible and resonant across the organization. These messages not only highlighted the bank's legacy but also connected employees to its future vision, making them feel part of a larger journey.

Giveaways

To celebrate CIB's 50 years of progress, the Internal Communications launched a series of staff giveaways that reinforced our brand identity and milestone achievements. At the start of the year, a special New Year Kit was introduced, featuring key messages that highlighted five decades of growth and innovation. With engaging design elements and the dedicated 50 Years logo, the kit was prominently distributed across CIB premises. Building on this momentum, a vibrant Summer Kit followed, carrying a fresh seasonal version of the anniversary logo. Incorporating bright colors and dynamic visuals, the summer campaign transformed CIB buildings into lively landmarks and extended beyond physical branding to serve as a central theme across internal channels.

Internal Communications – Supporting Digital Transformation internally:

As CIB advances digitally, the Internal Communications team has played a vital role in equipping employees to embrace this shift. Central to this effort is the C-Hub, the bank's internal portal, which streamlines access to forms, policies, and tools while eliminating manual processes. The platform has evolved into a comprehensive digital workspace, integrating operational and HR services with improved navigation and accessibility. These enhancements foster self-service,

