

Institutional Banking

Global Transaction Banking (GTB)

The Global Transaction Banking (GTB) division reflects on a journey of continuous evolution, advancing from a core transaction facilitator to a strategic, innovation-led powerhouse within the Bank. Over the decades, GTB has consistently transformed to meet the changing needs of the market, solidifying the division's role as a primary driver of F&C revenue for wholesale clients.

GTB has embraced cutting-edge technologies to enhance its service offerings. By integrating advanced data analytics and automation, the division has streamlined transaction processes, ensuring faster and more secure operations for clients. Furthermore, GTB places significant focus on digital transformation, catering to the growing demand for conscious solutions. This commitment to innovation not only strengthens client relationships but also reinforces GTB's competitive edge in the rapidly changing financial ecosystem. GTB was recognized as a winner in Euromoney Egypt's Best Transaction Bank 2025.

Main Areas of Focus

- **Product Leadership:** GTB has full ownership of transactional product lifecycles, from the management of existing products and services, to the development and delivery of new ones.
- **Revenue Generation:** GTB focuses on increasing fee-based income and expanding the Bank's deposit base through innovative product offerings and cross-selling opportunities.
- **Customer Centricity:** With a deep understanding of customer needs, GTB will deliver tailored solutions that provide increased value to customers and improve customer satisfaction and loyalty.
- **Process and Service Excellence:** GTB is a partner with Operations & IT to leverage technology and process optimization to enhance efficiency, reduce costs, and accelerate time-to market for new and existing products.
- **Competitive Advantage:** GTB differentiates CIB through exceptional customer service, a robust product suite, and an increased focus on innovation.

Main Divisions

Product Management & Development

An experienced product team working to cultivate a center of excellence for end-to-end product ownership, develop necessary expertise, and supplement with external hires where required.

GTB Products

Contribution of different products to revenue is driven by maturity of the product offering, such as:

- Cash Management products
- Trade products
- Supply Chain Finance products
- Global Security Services products

Channel Management

A dedicated team of specialists leading the design, implementation, and optimization of new and existing digital channels, leveraging emerging technologies to ensure cost-effective and efficient delivery. The team fosters strong partnerships with internal stakeholders and external service providers to drive digital adoption and continuously improves the customer experience across all digital touch-points, ensuring system stability and performance.

This dedicated unit will be a driving force in:

- **Enhancing customer engagement** by optimizing digital channels to provide a seamless and user-friendly experience for customers, ensuring e system and backend resources comply with and serves CIB's 5-year strategy and expansion plan.
- **Building a competitive advantage:** A best-in class digital channel strategy will position CIB ahead of the curve.

Business Development & Implementation

The Business Development team collaborates with RMs to acquire new business from high-potential Institutional Banking and Business Banking customers requiring complex transaction banking solutions. The team works to identify and sell simpler GTB products and services to customers with less complex needs, coordinating with Operations and

relevant stakeholders to optimize the client experience, leveraging CIB's existing product suite and delivery channels.

Post-Sales & Post-Implementation Support

GTB's Customer Support team focuses on post-implementation activities and complex customer inquiries, and coordinates with Operations and relevant stakeholders to optimize the client experience.

GTB Governance and Support

The GTB Governance and Support division is dedicated to managing and ensuring collaboration and compliance among all Group divisions, the Bank's internal stakeholders, the regulator, and other external stakeholders.

Global Transaction Banking (GTB) 2025 Highlights

GTB streams have diversified through innovative offerings, contributing to sustainable growth and stability. This translated into streamlined revenues that reached EGP 7.5 billion, up 49% y-o-y, and cost synergies of EGP 4.1 billion, up 25% y-o-y.

Cash Management 2025 Highlights

Cash management revenues increased 40% y-o-y to EGP 2.3 billion, while the customer base also grew by 19% y-o-y. The year saw a notable increase in transactions, which were up 16% y-o-y to 12.7 million transactions worth EGP 3 trillion, a 44% y-o-y hike. Meanwhile, synergies increased 24% y-o-y to EGP3.9 billion. This performance garnered acclaim, with GTB recognized as Global Finance's Best Bank for Cash Management in Egypt 2025.

This year, CIB maintained its leading position, ranking 1st in the Egyptian market in governmental e-payment transactions over the CPS platform, with a 40.5% market share, as a result of the implementation of aggressive business focus groups for selling CPS products. CPS transactions increased 42% y-o-y in volume to 0.4 million and 47% y-o-y in value to EGP 103 billion. Moreover, CPS recorded a 15% y-o-y

increase in customer base and a 128% y-o-y increase in synergies to EGP 120 million, with a positive impact on governmental payment revenues, which were up 38% y-o-y to EGP 726 million.

The Cash Management team launched and scaled innovative digital products, including:

- **The expansion of Government e-Payment Solutions:** 2025 saw a major expansion of CIB's Government Payments offerings. The Bank added 17 new billers and services to its governmental e-pay portfolio – a significant leap in coverage and convenience.
- **Cross-Border Payments Transformation (SWIFT ISO 20022):** 2025 was a transformative year for CIB's cross-border payments infrastructure, as the Bank implemented major upgrades in line with global standards.
- **GTB was recognized as a winner in Global Finance Best Bank for Cash Management in Egypt for 2025.**

Trade Products 2025 Highlights

Trade products offer corporate customers the ability to conduct and manage their trade finance transactions online. They provide customers with transparent and clear information about their transactions, while efficiently eliminating paperwork. In 2025, trade finance revenues reached EGP 4.4 billion. Trade Online transactions were also up by 7% y-o-y in volume, with a value of EGP 219 billion a 50% y-o-y hike.

GTB was recognized as a winner in Global Finance's Best Trade Finance Awards for 2025.

Supply Chain Finance 2025 Highlights

Supply Chain Finance (SCF) is an effective way for corporate customers to improve their working capital position and strengthen supplier relationships. SCF provides suppliers with access to financing, leveraging the buyer's stronger credit rating. It provides short-term credit, which can optimize cash flow by allowing buyers to lengthen their payment terms while providing suppliers with the option to receive payments earlier. CIB is the first bank in Egypt to bring this kind

of digital supply chain finance product offering to the Egyptian market, a testament to its solid position as an innovator. During the year, the SCF portfolio (loan bookings) grew by 76% y-o-y to EGP 4.4 billion.

GTB was recognized as a winner in Global Finance's Best Supply Chain Awards for 2025 and MEED's MENA Banking Excellence in Supply Chain Financing Awards 2025.

Global Securities Services 2025 Highlights

The Global Securities Services (GSS) division provides a full range of custody services that serve the capital market, including equities, governmental instruments, and corporate and securitization bonds in local and international markets, with over 20 years of experience.

GSS revenues reached EGP 716.6 million in 2025. The division manages a diversified portfolio worth EGP 1.3 Trillion of assets under custody in favor of multinational customers who are investing in the local capital market.

The division expanded its securitization services in 2025, launching the first Sukuk transaction worth a total of EGP 7 billion, with CIB Custody being the payment agent. The new service emphasizes CIB's role as a market leader in providing the latest services in the market. GTB was recognized as a winner in Global Finance Best Sub- Custodian Bank 2025.

Global Transaction Banking Governance and Support 2025 Highlights

The GTB Governance and Support team is dedicated to managing collaboration between the Bank's different GTB product owners, internal stakeholders, the regulator, and other external stakeholders. In 2025, the division continued its vital role in ensuring the stability, efficiency, and profitability of GTB products. It also continued to govern, manage, and coordinate different regulations issued by the regulator with product owners and the Bank's internal stakeholders across GTB products, to guarantee full alignment among all engaged parties. The team also closely monitored KPIs and the profitability of all GTB products to evaluate overall performance and highlight areas of improvement. The team will continue to ensure that all GTB products and strategies comply with regulatory guidelines.

Corporate Banking and Global Corporate Relations (GCR) Groups

After a challenging year in 2024 characterized by geopolitical tensions and macroeconomic volatility, CIB's Institutional Banking division succeeded in leveraging arising opportunities amid signs of economic recovery and improving macroeconomic indicators. GDP recorded a 4.3% growth in FY24/25 compared to 2.4% in the previous fiscal year, while inflation declined to an average of 14% in 2025 from 29.8% in 2024.

Growing confidence in the Egyptian economy was marked by a 20% y-o-y increase in tourism sector, as well as a substantial 66.2% growth in remittances from Egyptian expatriates in FY24/25, standing as the second-largest source of foreign currency inflows for the year following the export sector, which grew by 15.8%.

Against this backdrop, the Corporate Banking and GCR Groups have set ambitious targets, leveraging a broad client base and deep market penetration. This approach yielded record balance sheet growth across both local and foreign currency portfolios and delivered robust net interest income (NII) expansion, a healthy IB non-performing loan (NPL) ratio of 1.76%, contributing to enhanced shareholder value.

2025 Highlights

CIB's Corporate Banking and GCR Groups delivered outstanding results in 2025 within a dynamic and challenging market environment. The loan portfolio grew by an impressive 46% y-o-y, reaching EGP 395.97 billion vs. EGP 271.25 billion in 2024, with 18.4% y-o-y increase in generated revenues. This strong growth reflects the continued commitment of both groups in delivering quality service to customers, with enhanced share of wallet of existing clients, while also expanding their customer base by attracting new strategic customers.

The Corporate Banking Group undertook new initiatives that were instrumental in enhancing facility monitoring and oversight. An optimized credit journey was established by introducing a swim-lane process that aligns with international standards, for a step toward a shorter "Time to Cash" cycle for clients. In line with CIB's broader digital transformation agenda, a data driven portal was developed to support informed

decision-making and track clients' historical transactions in real-time. These enhancements and the successful operation of the Corporate Middle Unit "CMU" in 2024 significantly improved the overall client experience, positioning CIB as a preferred banking partner in the corporate segment.

CIB's portfolio growth reflects the Corporate Banking and GCR groups' continued commitment to delivering quality service to customers, in addition to aligning with national economic priorities by actively supporting key strategic sectors vital to macroeconomic stability. CIB has engaged in transactions that contribute directly to the modernizing of Egypt's urban transportation infrastructure, supporting projects that promote water security, resource efficiency, and long-term environmental sustainability. CIB's strategic partnerships confirm customer confidence in the Bank's support capabilities, further cementing its leading position on the local and regional levels, and confirming CIB's commitment to supporting private clients and the government's industrial localization objectives.

The Bank spearheaded three landmark, long-term transactions during the year within Egypt's transportation sector. Executed in partnership with strategic governmental authorities, the transactions amount to a total of EGP 102 billion, and include the largest bilateral transaction in the Bank's history with a ticket size of EGP 86 billion. These milestones also underscore CIB's pivotal role in advancing Egypt's public transportation network, in alignment with the country's Vision 2030, through financing sustainable mobility projects that enhance national rail capabilities.

CIB successfully secured a long-term facility for EGP 30 billion for the Suez Canal Economic Zone "SCZone" to support the development of port infrastructure, industrial zone utilities, and strategic energy, water, and transportation projects. This transaction underscores CIB's continued commitment to financing critical national initiatives and advancing the government's long-term economic development agenda.

The Bank also reinforced its alignment with the New Urban Communities Authority (NUCA) to support the Government's urban development agenda through the extension of an EGP 20 billion

Securitization and Bridge Facility, directly contributing to the ongoing expansion of New Alamein and the New Administrative Capital.

Within the same context, CIB has been mandated to lead an unsecured syndicated facility amounting to EGP 40 billion to finance infrastructure works for these mega-projects, EGP 10 billion of which has been extended as a bridge facility from CIB in 4Q25.

The Construction team successfully secured its approvals to finance El Dabaa Nuclear Power Plant (Egypt's first major nuclear power initiative) through facilities totaling EGP 2.6 billion.

Furthermore, in line with the Ministry of Health's strategic direction to enhance the efficiency of healthcare, the team has extended EGP 413 million to one of the leading contracting companies for the renovation of Helwan Hospital.

The Pharmaceutical team has reinforced CIB's cross-border relationships by successfully closing a strategic cross-border transaction granting one of the most prominent pharmaceutical Groups in Egypt USD 30 million to establish full-fledged research and manufacturing industrial complex in KSA.

CIB played a major role in utilizing the Ministry of Finance's EGP 50 billion sponsored initiative to expand hotel capacity, which aims to expand hotel capacity to attract 30 million tourists annually by 2030. The Bank extended EGP 7.8 billion in facilities to the tourism sector, accounting for approximately 16% of the entire initiative's value. Credit facilities totaling EGP 964 million were extended to finance a portion of the investment cost required for the development of the revolutionary "Sound and Light Show" at the Pyramids of Giza.

The Bank's real estate portfolio expanded significantly in 2025, following CIB's first financing transactions in the Ras El Hekma mega project. The Bank committed to fully underwrite a landmark EGP 7.1 billion credit facility under a new flagship project, acting as financial advisor and initial mandated lead arranger (IMLA). Moreover, CIB remains committed to staying at the forefront of innovative solutions by actively participating in new financing structures. During Q4/2025, the Bank successfully contributed to one of Egypt's first of

its kind financing solutions through its participation in “Awaed Real Estate Investment Fund,” an FRA regulated commercial real estate investment fund sponsored by two of Egypt’s most prominent market players, Talaat Moustafa Group (TMG) and CI Capital Holding for Financial Investments. CIB’s share in the EGP 7.9bn 5-year fund reached up to EGP 2.5bn during Q4/2025, underscoring the Bank’s leadership in innovative investment and real estate financing solutions.

Reflecting the Bank’s strategic focus on higher education, CIB extended an OPEX facility worth EGP 1 billion to one of Egypt’s largest private sector universities. Exposure with some of the most reputable schools in Egypt was increased via a long-term buyout facility for EGP 1.3 billion, in addition to a new facility for EGP 466 million.

In recognition of the petrochemical sector’s pivotal role in driving industrial growth, the Group allocated approximately EGP 5.5 billion to support the establishment of three new petrochemical complexes and to finance the working capital requirements for an existing production facility.

Within the petroleum sector, the Bank leveraged foreign currency availability by extending working capital facilities totaling EGP 1.8 billion to multinational oil marketing companies to support the import of raw materials for the blending of automotive lubricants. The Bank also broadened its support to Egypt’s fertilizer value chain by financing EGP 1.6 billion to several fertilizer traders in addition to manufacturers.

A landmark EGP 15 billion long-term facility was also extended to a leading gas distribution company to settle its dues against the supply of natural gas, supporting the strategic mandate to secure local petroleum needs and energy security.

In the telecommunications sector, CIB successfully signed an EGP 8 billion Syndicated Facility with one of Egypt’s largest and most innovative telecommunications operators, Orange Egypt for Telecommunications. CIB’s role is Facility Agent for this strategic transaction which aims to develop digital infrastructure and improving service quality nationwide.

The Food & Beverage (F&B) team successfully closed a landmark EGP 2.3 billion facility with a leading

industry player, including a USD-denominated, long-term component of EGP 1.9 billion. The facility will support the development of new production lines, aligning with Egypt’s national strategy to transition to higher value-added concentrate-based exports. Moreover, the team concluded a strategic partnership with the Food Export Council (FEC), marking an exclusive collaboration that positions CIB as the preferred banking partner for Egypt’s food exporters, providing tailored products and services for those manufacturers.

The F&B segment was pivotal in supporting CIB’s broader digital agenda, contributing to the growth of the digital trade portal by 23.7% y-o-y, with a major tea production group recording EGP1.56 billion in aggregate trade business as of August 2025 (53.6% growth y-o-y). Additionally, the country’s leading juice and dairy production group recorded total aggregate trade business of EGP2.44 billion as of the same date.

In the textiles sector, over ten new to bank clients were onboarded, with total new facilities granted exceeding USD 70 million. A further USD 50 million was extended to existing clients to cover working capital needs, fueled by favorable market conditions, new FDI inflow, and the partial migration of Turkish textiles manufacturers to Egypt.

The Construction team secured the necessary financing for EGP 3 billion in support of a major real estate resort-type project on the Mediterranean Sea, set to become a premier global tourism destination.

In the renewable energy sector, USD 58 million were allocated to a major UAE-based renewables company to accommodate its bonding requirements for two strategic projects in Egypt. Long-term financing under the Egyptian Pollution Abatement Program (EPAP) was also extended to companies in the fertilizer industry with total limits of EGP 1.15 billion.

In 2025, the GCC office successfully marketed new inbound investment opportunities for CIB totaling USD 94 million and EGP 14 billion, while an additional USD 233 million was attracted through capital injections. During the year, the office also supported the opening of nine new GCR accounts, six Business Banking accounts, and one NBF account at CIB Egypt.

The GCR African Desk drives business growth and profitability for CIB Kenya by fostering collaboration between Egypt and Kenya and by initiating and deepening strategic relationships with leading corporates. The Desk also plays a key role in enhancing trade finance business between Kenya and Egypt through strategic matchmaking between CIB clients in both countries. The Desk’s key achievement this year was the growth of CIB Kenya’s corporate loan book by 63.98% y-o-y, in addition to direct financing booked at CIB Egypt amounting to USD 11.5 million.

2026 Forward-Looking Strategy

Against a backdrop of improving economic indicators, Egypt is well-positioned to capitalize on its agriculture, manufacturing, and services sectors, supported by a large domestic market and a strategic geographic location at the crossroads of Africa, Asia, and Europe. In anticipation for further economic stabilization in 2026, CIB has proactively laid the groundwork for enhanced commercial operations and streamlined internal processes, enabling greater agility and responsiveness to market dynamics.

CIB remains steadfast in its commitment to responsible banking, maintaining its role as a regional leader in sustainable finance. The Bank’s continuously adapted sustainability strategy is deeply entrenched across its operations through its Sustainable Finance Policy, which integrates Environmental, Social, and Governance (ESG) considerations across all business lines.

In alignment with national priorities, CIB will maintain its vital role as a key stakeholder and major financier of Egypt’s strategic development initiatives. The Bank is actively engaged in funding large-scale projects across critical sectors including export-driven industries, infrastructure, tourism, real estate, education, and healthcare. CIB remains committed to responsibly expanding its loan portfolio and strengthening its contribution to Egypt’s economic growth, while upholding asset quality and delivering long-term value to shareholders.

Direct Investment Group (DIG)

As Egypt’s leading private-sector Bank, CIB offers a comprehensive range of financial services to its customers. Among these offerings are equity investment products tailored to meet diverse client needs.

The Direct Investment Group (DIG), serving as CIB’s investment division, has a clear mandate to proactively identify, book, manage, and exit private equity investments. DIG is focused on achieving steady and sustainable portfolio expansion across clearly defined growth phases, supported by disciplined investment selection and active portfolio management. In this respect, DIG targets to invest in private companies with strong growth potential, clear business models, competent management, aligned shareholders, and solid fundamentals. DIG is also aligning with CIB’s ESG and sustainability agenda via integrating responsible investing practices into its portfolio build-up strategy. Moreover, DIG is focused on maintaining a healthy and predictable pipeline of exits and dividend returns that reinforce the Bank’s overall value-creation agenda and ensure a balanced contribution between capital gains and recurring income.

2025 Highlights

Throughout the year, DIG has secured healthy dividend income from its portfolio and achieved a successful exit from a Real Estate sector investment, generating notable capital gains. DIG continued to advance its portfolio expansion strategy, actively evaluating 24 high-potential investment opportunities across key sectors in Egypt. This strong pipeline was supported by enhanced collaboration with the Corporate Banking and Global Corporate Relations (GCR) Groups, enabling DIG to successfully add two new investments to its portfolio: one in the shipping and cargo sector and another in a sector-agnostic private equity fund.

2026 Future Outlook

With expectations of favorable macroeconomic conditions continuing, DIG’s 2026 strategy remains focused on building a well-diversified portfolio. To support this, DIG will maintain and grow a strong pipeline of high-quality deal flow in high-growth sectors such as education, healthcare, pharmaceuticals, financial services, and industrial manufacturing. In line with CIB’s broader direction, DIG will also prioritize investments in companies adopting or expanding ESG standards, including green investments. In parallel, DIG will continue targeting to achieve the Bank’s required returns through planned exits and healthy dividend income from the existing portfolio.

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CIB takes pride in being Egypt’s sole bank operating with a focus group exclusively dedicated to servicing prime institutional entities.

Strategic Relations Group (SRG)

The Strategic Relations Group (SRG) is an institutional banking group dedicated to initiating, nurturing, and growing banking relationships with strategic institutional depositors who are essential contributors to CIB’s stable funding base. The Group’s primary objective is to offer a first-class banking experience, while maintaining the balance between mainstream commercial banking activities and its clients’ non-commercial needs.

CIB takes pride in being Egypt’s sole bank operating with a focus group exclusively dedicated to servicing prime institutional entities, including strategic clientele consisting of diplomatic missions, NGOs, educational entities, airlines, and international and local donor agencies; all seeking a first-class banking experience. What started as a banking group catering to one single strategic diplomatic entity’s needs, now serves over 350 strategic clients, dominating the market share across several sectors.

SRG’s highly skilled relationship managers ensure clients receive tailored, high-quality services that meet their specific business requirements.

- Tailored Banking Solutions: SRG provides tailored banking services with a focus on digital banking solutions, including bespoke GTS products, enhancing electronic channels usage.
- Innovative Product Development: The team facilitates clients’ operations and meets their banking requirements by creating innovative and tailored products and services.

The Group has emerged as one of CIB’s primary channels for corporate lead generators, leveraging existing relationships while simultaneously

capturing NTB opportunities by creating a wider networking base with a focus on marketing tailored GTS products to various strategic sectors ensuring business continuity and expanding the use of GTS products in accordance with the Bank’s strategy. Data analytics and online banking are key marketing tools that the SRG team leverages when marketing CIB products. These technologies play a critical role in guiding business decisions across performance evaluation, pricing strategies, and customer behavior insights.

Additionally, the team offers a range of tailored tuition and visa fees collection services, monitoring and reporting deposit activities, fund management, savings plans, as well as providing a settlement system between tourism companies and airlines. This approach is set to drive growth in the institutional depositor base and further increase the adoption of CIB’s digital banking solutions.

Treasury Group (TG)

The Treasury Group (TG) serves as the Bank’s primary pricing authority for all FX and interest rate products. Its responsibilities encompass FX trading and hedging, fixed income and money market operations, sovereign debt trading, interest rate gap management, and the pricing of both local and foreign currency deposits. TG stands as one of CIB’s key profit centers, offering a broad range of products and services to a large, diverse, and continually expanding customer base.

The TG holds a central and strategic role in maintaining the financial stability and liquidity position of CIB. It acts as a key enabler of business growth by effectively managing the Bank’s balance sheet while

ensuring an optimal balance between profitability, funding, and resilience in a constantly changing market environment.

Over the past 50 years, the TG has continuously evolved to adapt to shifting market dynamics and customer needs. Its organizational structure has transitioned from a product-centric to a customer-centric model, allowing the adoption of advanced pricing methodologies tailored to customer profiles and aligned with trading activities.

Local Market Legacy

Over the past five decades, the TG has played a pivotal role in supporting the Bank’s growth and strengthening its loan and deposit portfolios. By developing competitive pricing strategies and innovative products, TG has enhanced the Bank’s market position and ensured delivery of superior client service. The department’s focus on competitive loan pricing and close coordination with other business units has contributed to achieving higher loan-to-deposit ratios in 2025, while maintaining profitable sovereign investments. This approach provides shareholders with greater exposure to diversified credit opportunities, enhancing overall investment value.

In line with its core strategy of prudent balance sheet management, the TG remains focused on maximizing interest income and maintaining a healthy net interest margin. During the year, the Bank repositioned its local currency (LCY) portfolio from short-term instruments to long-term fixed-coupon bonds, locking in attractive yields amid high interest rates, enhancing profitability through efficient liability repricing, and mitigating interest rate risk by extending duration. Similarly, the foreign currency (FCY) portfolio was diversified into longer-term, investment-grade sovereign securities to optimize risk-adjusted returns and capitalize on the anticipated global easing cycle. These strategic shifts enable the Bank to benefit from the easing trend by having locked in high yields across both LCY and FCY portfolios while maintaining effective liquidity and market risk management.

Throughout 2025, TG maintained effective management of CIB’s LCY and FCY liquidity amid evolving global and domestic market conditions. The strategy remained guided by two main objectives: ensuring sufficient liquidity to meet client

requirements and optimizing returns on excess balances through disciplined deployment across suitable instruments.

CIB sustained a solid LCY and FCY liquidity position throughout the year, enabling the Bank to fully support its clients’ cash flow and trade needs while preserving balance sheet strength. TG’s proactive liquidity management approach ensured the efficient allocation of resources, balancing the objectives of maintaining flexibility and enhancing profitability.

The TG continues to strengthen its position in the foreign exchange (FX) market by combining strategic market insight, competitive trading performance, and enhanced customer digital engagement. Treasury actively monitors global economic data and financial markets to anticipate trends and provide timely insights that guide both trading and sales strategies. The trading team leverages this foresight to deliver competitive pricing and proactive strategies designed to outperform the market, ensuring customers benefit from optimal execution.

Meanwhile, the sales team maintains close contact with customers across all segments, supporting execution through a range of convenient channels. TG’s commitment to CIB’s digital transformation has been instrumental in deepening customer involvement, with online platforms now accounting for a significant portion of total FX flows. This shift enables the Bank to offer real-time, competitive pricing while driving volume growth and maintaining healthy spreads.

Additionally, process streamlining initiatives in the trade finance business have improved customer experience. The TG has refined its processes to enhance responsiveness by allowing transactions to directly impact the FX position. Moreover, the TG, in collaboration with other business units, has implemented a data-driven approach to identify clients with smaller but frequent FX transactions that may not be immediately visible through traditional monitoring. This engagement significantly reduces turnaround time and improves workflow efficiency on both the buying and selling sides of FX transactions.

Through strategic alignment between trading and sales teams, TG successfully managed spreads, captured capital gains, and contributed

meaningfully to CIB's bottom line. The Group's performance continues to be recognized through multiple awards, most recently named Best FX Bank in Egypt 2025, and Best Bank for Cash Management in Egypt 2025 by Global Finance reflecting its consistent leadership in Egypt's financial markets.

Eyeing Opportunities Beyond Egyptian Borders CIB-Kenya Treasury

Since integrating CIB Kenya's treasury operations with CIB Egypt in October 2024, CIB Kenya has achieved significant growth and stronger market positioning. The combined treasury team has enhanced pricing competitiveness, expanded FX presence, and attracted new corporate and retail clients, solidifying CIB Kenya's standing in the local market.

CIB Kenya's investment portfolio continues to deliver strong results. By taking strategic positions in Treasury Bills, IFB-Treasury Bonds, and Eurobonds, the Bank has achieved attractive yields through disciplined allocation and timely market entry. These holdings are now generating consistent returns, positioning the Bank to capture additional gains as market conditions evolve, and reinforcing CIB-Kenya's resilience and sustainable growth.

The partnership with CIB Egypt has been a key driver of CIB Kenya's success. The integration has brought greater technical expertise, enhanced liquidity management, and a unified approach to balance sheet optimization. This close collaboration has strengthened CIB Kenya's market presence and accelerated the Bank's learning curve, ensuring CIB Kenya benefits from the proven capabilities, scale and regional experience of CIB Egypt.

Together, we are harmonizing our operations, aligning risk strategies, and sharing best practices to position CIB Kenya for continued growth and long-term financial strength across the region.

Looking ahead, CIB-Kenya will continue leveraging CIB Egypt's technical support and capital strength, positioning the bank to expand market share, strengthen balance sheet resilience, and improve key ratios. The current strategy focuses on locking in capital gains, mitigating interest rate risk and maintaining liquidity flexibility, ensuring CIB Kenya remains agile and competitive in a shifting monetary landscape.

International Bonds Portfolio

The TG continued to broaden CIB's global footprint by selectively pursuing the previously mentioned international investment opportunities that align with the Bank's risk appetite and return objectives. This approach has strengthened CIB's position as a regional player capable of managing liquidity and portfolio risk across multiple markets.

Better Serving Our Customers

The TG is focused on expanding its product range to better serve customers and strengthen market presence. TG has expanded its capabilities in forward FX markets, offering structured solutions that integrate currency derivatives with trade finance products, thereby enhancing customer engagement and delivering financial solutions aligned with clients' evolving business needs. In addition, Treasury is actively broadening its geographic reach by targeting emerging markets through our branch in Kenya, enhancing partnerships with multiple banks in Asia, and utilizing specialized platforms that enable transactions in emerging market currencies, thereby diversifying our FX capabilities and expanding our global footprint.

One of the TG's core pillars is the efficient management of CIB's resources, including banknotes. Cash management has evolved from a traditional operational function into a strategic enabler of the Bank's digital transformation. Throughout 2025, TG focused on reducing cash dependency within branches by encouraging customers to shift both local and foreign currency transactions toward digital and self-service channels. This transition, driven by enhanced digital platforms and expanded ATM capabilities, has proven more cost-effective, improved operational efficiency, and elevated customer convenience.

At the same time, the TG ensured the optimal allocation of banknote resources to support CIB's ATM network, maintaining high availability and reliability. These efforts have also contributed to sustained growth in ATM-based foreign exchange (FX) transactions, further reinforcing CIB's leadership in digital cash management solutions.

TG remains committed to upholding the highest ESG standards as a core component of its long-term strategy. In line with this commitment, TG has funded loans to partner banks to support

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CIB sustained a solid LCY and FCY liquidity position throughout the year.

the financing and refinancing of general trade finance activities. These facilities are designed to promote sustainable economic growth. TG aims to strengthen its role in advancing sustainable finance across its network.

2026 Forward-Looking Strategy

Building on 2025's momentum, TG aims to further diversify its client base, deepen regional integration, and enhance digital engagement. The TG will continue to expand its international presence, particularly through CIB Kenya, and pursue selective opportunities in global markets to optimize risk-adjusted returns.

Strategically, TG remains committed to reinforcing CIB's leadership in balance sheet management, strengthening liquidity resilience, and delivering superior customer service through innovation, data analytics, and digital channels, ensuring sustainable growth and profitability for the years ahead.

Enterprise & Governmental Relations

The Enterprise & Governmental Relations (EGR) adopts a client-centric approach to managing strategic relationships with large non-borrowing private-sector corporates (with revenues of over EGP 400 million), public-sector and governmental entities, sovereign institutions, and fundraising organizations. EGR operates as a one-stop financial solutions provider for this broad client base, offering a comprehensive suite of specialized banking products and services. These include, but are not limited to, secured lending, cash management, trade finance, digital solutions, and tailored transactional offerings designed around the unique needs of each client and industry.

EGR continues to position itself as a strategic partner to Egypt's largest organizations, offering deep market expertise, seamless service delivery, and long-term relationship management.

2025 Strategic Direction

In 2025, the Enterprise & Governmental Relations (EGR) Department maintained its strong momentum, delivering solid growth across key performance indicators despite a challenging economic environment.

Key achievements:

Strong Trade Finance Performance

EGR achieved exceptional results in trade finance, recording a 33.7% y-o-y increase. This remarkable performance reflects the department's agility in responding to market dynamics and its continued success in facilitating both national and regional trade flows. Furthermore, despite the competitive concessions in the market, we succeeded to attract significant flow of liabilities and relevant fee income.

Resilient Deposit Base

On the liabilities side, despite market volatility, EGR maintained a resilient deposit base exceeding EGP 163 billion in 2025, demonstrating the strength and stability of its client relationships.

Growth in Secured Lending

The department also recorded a 32.8% increase in secured lending, highlighting stronger client engagement and effective relationship management.

Strengthened Profitability

EGR focused on safeguarding profitability to reach EGP 4.1 billion through disciplined pricing, cost optimization and selective growth, while enhancing its contribution to non-interest income and overall bank performance

Digital Adoption Acceleration

Digital adoption continued to accelerate significantly, with the number of companies enrolled in the Global Transaction Banking platform rising sharply by 74%, representing one of the strongest adoption surges across institutional banking segments.

Fundraising Segment

To ensure proper account management and efficient operational workflow, the EGR had consolidated the fundraising organizations bank wide under one segment providing our best quality service and applying full internal and external regulatory controls and measures. The Fundraising portfolio increased by 151% in 2025 with total profitability of EGP 183 million.

Industry segmentation

To better serve the distinctive requirements of each industry and increase penetration and share of wallet, the EGR department adopted an industry-segmentation strategy in 2025, beginning with the reclassification of its portfolio by industry, which is expected to be completed in 2026.

2026 Forward-Looking Strategy

The EGR department is committed to drive profitable and sustainable growth across deposits, trade finance, digital services, and non-interest income streams. Our strategy for 2026 focuses on three key pillars:

Client-Centric Optimization

Aligning with our five-year strategy, we aim to leverage our value proposition and Data Analytics team to provide tailored solutions, cost efficiency strategies and efficient operational workflow solidifying our penetration across all industries and untapped geographical areas in Cairo, Delta, Upper Egypt, Suez Canal, and touristic areas.

Profitability Maximization

In 2026, we aim to boost profitability by using data-driven insights to streamline operations, control costs, and ensure resources are used efficiently. We will continue optimizing pricing strategies and increasing fee-based revenue to enhance overall financial performance to ensure streamline fee growth and mitigate the expected cuts in interest rate prospected in 2026.

Digital Enablement & Service Excellence

Building on the Bank's five-year strategy, EGR will prioritize expanding and enriching its digital services. Through an integrated suite of digital products and solutions, we aim to deliver a seamless, efficient, and personalized banking experience that evolves with our clients' needs.

Debt Capital Markets (DCM)

The DCM Team has been instrumental in supporting the Bank's growth strategy since its establishment in the 1990s, with a direct impact on CIB's balance sheet, as the syndicated loan portfolio has consistently represented approximately 20–25% of the Bank's total direct lending to corporate and business banking clients over the years. Additionally, an average of 75–80% of the Bank's securitized and bond portfolio originated by DCM throughout the years. DCM has been delivering positive results and maintaining its leading position in the market, capitalizing on its solid performance in all debt capital markets' activities, including but not limited to advisory, underwriting, structuring, arranging large-ticket syndicated loans and project finance facilities, as well as securitization transactions, Sukuk, and bond issuances.

2025 Highlights

Project Finance and Syndications

Building on the Project Finance and Syndication Team's strong presence in the debt capital markets, transactions successfully closed in 2025 amounted to EGP 80.5 billion, with CIB's share totaling EGP 13.9 billion in commitments. Throughout the year, the team executed transactions across a diverse range of sectors, including real estate, telecommunications, petrochemicals, chemicals, construction, and consumer finance, supporting CIB's strategic objective of diversifying its loan portfolio. In addition, the team supported CIB Kenya by jointly executing the first syndication transaction concluded between the two institutions.

Securitization and Bond Issuances

In 2025, CIB's DCM Securitization and Bonds Desk continued to expand its footprint across Egypt's debt capital markets, reinforcing the Bank's leadership in structured finance and sustainable capital-market solutions. Throughout the year, the team maintained a solid performance track record, advising on and arranging 12 securitization transactions totaling EGP 47.1 billion, including an EGP 7 billion Social Sustainability Sukuk. This landmark transaction represented a pioneering issuance in Egypt and underscored CIB's commitment to sustainability, financial inclusion, and women empowerment. The issuance channeled funding toward socially impactful sectors and further demonstrated the Bank's capability to structure innovative ESG and Shariah-compliant instruments. Building on this

milestone, the desk is actively engaging with diverse industries and new issuers across DCM with new Sukuk structures and a growing pipeline of approximately EGP 49 billion in potential issuances.

2026 Forward-Looking Strategy

Project Finance and Syndications

DCM's Project Finance and Syndication team has a strong transaction pipeline worth EGP 152.9 billion, with CIB's initial appetite to participate reaching EGP 33.4 billion. The team is proactively working on identifying and pursuing new business opportunities across all sectors, with a particular emphasis on growing industries such as petrochemicals, real estate, construction, and electronics, to further increase the syndicated loan portfolio. This will serve to enhance CIB's market share. Building on DCM's strong track record with several DFIs and ECAs, the team leverages its strong relationships to capture any potential financing opportunities early on. The Project Finance and Syndication team will continue to offer clients innovative financing solutions tailored to their evolving needs, while also exploring offshore business opportunities to diversify revenue streams and extend CIB's reach beyond the domestic market.

Securitization and Bond Issuances

The DCM Securitization and Bonds team continues to reinforce CIB's leading position in Egypt's fixed-income market through a comprehensive and innovation-driven strategy. Since the enactment of the securitization law in 2005, CIB has established an extensive track record and pioneered all major deal structures that have shaped and become well-established in the market. The team continues to collaborate closely with the Financial Regulatory Authority to introduce new and innovative structures, such as green and social bonds, supporting Egypt's sustainability agenda. CIB also works collaboratively with market participants to support the healthy expansion and maturation of the fixed income market, including securitization, corporate bonds, and Sukuk, reinforcing its leadership in delivering progressive financing solutions aligned with client needs and market evolution. The team is focused on strengthening relationships with key NBFIs clients, while actively expanding into new sectors and broadening its product offering. This strategic direction is affirmed by a solid transaction pipeline of EGP 49 billion reflecting the continued momentum and strong market demand.

FIG

As CIB marks 50 years of financial leadership, the evolution of its Financial Institutions Group (FIG) reflects the Bank's strategic vision and institutional depth. Initially operating as Correspondent Banking (CB), the unit served as CIB's gateway to global markets, simply facilitating trade finance and cross-border transactions. FIG has evolved into a multi-line business platform comprising four specialized divisions: Correspondent Banking, Cash & Clearing, Non-Bank Financial Institutions (NBFIs) and Development Finance.

2025 Highlights

Despite escalating global economic challenges and ongoing trade conflicts, the Correspondent Banking Group demonstrated remarkable resilience and achieved significant growth. The Group's success was driven by a well-executed client-centric strategy, which emphasized robust customer support, adherence to a disciplined risk-adjusted return framework, and the effective capitalization on strategic partnerships with correspondent banks worldwide.

The Team's loan portfolio recorded exceptional expansion during the reporting period, more than doubling from EGP 12.9 billion in December 2024 to EGP 36 billion as of December 2025. Growth was primarily supported by discounting transactions under credit limits extended to a broad network of correspondent banks globally. This performance underscores the Group's ability to leverage its correspondent relationships to deliver sustainable growth while maintaining prudent risk management. In 2025, the Correspondent Banking Group further diversified its asset base by entering the investment space, successfully investing in offshore bank Sukuk totaling USD 70 million. This strategic move reflects the Group's commitment to enhancing returns and broadening its portfolio mix.

The Correspondent Banking Group's performance in 2025 highlights its resilience, adaptability, and forward-looking strategy. By combining strong customer support with disciplined risk management and strategic diversification, the Group is well-positioned to sustain growth and deliver value in the years ahead.

The Development Finance (DF) team, through its management of developmental programs under the ADP participating banks network, served 11,092

agribusiness beneficiaries, with approved developmental agri-loans totaling EGP1.58 billion. The renewable energy sector within agriculture development recorded a 78% increase in financing compared to December 2024.

Moreover, DF contributed to the green funding under the EPAP project, financing water treatment projects for a paper tissue factory, reduction of dust emissions in fertilizer factories, as well as sustainable production and resource efficiency projects. Overall, EGP loan disbursements achieved a remarkable 78 % increase and EUR loan disbursements achieved a 70% increase compared to the same period in 2024.

DF signed a co-financing agreement with UNIDO to manage the revolving fund under the GEF-6 funded project “Egyptian Programme for Promoting Industrial Motor Efficiency,” in cooperation with Egypt’s Ministry of Industry (MoI). The project aims to reduce greenhouse gas emissions by promoting the adoption of energy-efficient motor systems in Egypt’s industrial sector. In addition, DF signed an Agency Contract with the International Fund for Agricultural Development (IFAD)’s Credit Line - (STAR), the “Sustainable Transformation for Agricultural Resilience” project. The project, led by the Ministry of Agriculture and Land Reclamation (MALR), is designed to enhance the resilience of smallholder farmers, women, and youth in Upper Egypt to address water scarcity and climate risks.

Despite the financial turbulence that marked 2025, driven by macroeconomic pressures such as anticipated interest rate cuts, compressed net interest margins, and tighter liquidity across the banking sector, CIB’s Non-Banking Financial Institutions (NBFI) Division delivered a resilient performance, whereby the Division achieved a 50% y-o-y increase in its overall portfolio, while revenues surged by 27%, as of December 2025. This underscored its strategic importance within the FIG and its continued support to CIB’s sustainability agenda through its microfinance sector, 55% of which was directed to women entrepreneurs in collaboration with DF. In the Microfinance segment, CIB achieved a 20% increase in extended credit limits during FY2025, reflecting the Bank’s continued commitment to expanding financial inclusion and supporting underserved communities.

This growth was driven by strategic partnerships with leading MFI institutions, enabling the Bank to mitigate sector-specific risks while capturing new opportunities. While in the consumer financing sector, CIB acted as Lead Arranger and Lender in a syndicated loan transaction for one of the top players in the Consumer Finance sector. The total facility amounted to EGP 5 billion, with CIB contributing EGP 1.2 billion to the syndicate.

The market for securitization, sukuk, and corporate bonds continued its upward trajectory in 2025, with CIB actively contributing as both an underwriter and a subscriber. During FY25, the NBFI division participated in sixteen issuances totaling to EGP 9.7 billion further reinforcing CIB’s leadership in the capital markets.

Furthermore, in 2025, the NBFI Division reinforced its strategic role by securing a EUR 70 million agreement with Proparco, along with EUR 2 million in technical assistance, to support green finance initiatives. This milestone reflects NBFI’s expanding mandate beyond core lending and investment, positioning it as a key enabler of sustainable finance within CIB. The funding will be directed toward environmentally impactful projects, further aligning with CIB’s ESG commitments.

This underscores CIB’s ability to convert emerging challenges into avenues for sustainable growth, reinforcing its market leadership in financing NBFIs.

2026 Forward-Looking Strategy

The Correspondent Banking Group is focused on expanding its global network to support Egypt’s trade and project finance strategic objectives, particularly in Africa. This comes as Egypt intensifies its efforts to promote exports to the region, with a strategic focus on East Africa due to its proximity to the country, emphasizing the vital role of our subsidiary CIB Kenya. The Group aims to leverage its excellent relationships to better serve CIB clients, particularly in trade finance, cash operations, and cross-border payments. Plans include enhancing cash management services, diversifying account relationships, and increasing business volume with both existing and new partnerships. Efforts will also be made to improve operational efficiency through system upgrades and by promoting CIB’s financial services and

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CIB achieved a 20% increase in extended credit limits during FY2025.

digital solutions. Additionally, the team aims to leverage CIB’s FCY liquidity to expand asset growth and diversify income streams through targeted lending to correspondent banks, as well as further investing in offshore bank bonds and/or Sukuk.

CIB’s Development Finance (DF) team has outlined a set of strategic priorities aimed at deepening its impact across sustainable, social, and inclusive finance. A key initiative involves expanding the mandate of the Development Finance Relationship Management Desk to enhance engagement with Multilateral Development Agencies, Institutional and Non-Profit Organizations, Program Management Units, and Structured Funds. This expansion will strengthen relationship and portfolio management across a wide range of development-focused initiatives.

Aligned with this broader mandate, DF is exploring the opportunity to act as an APEX Bank under various facility agreements with development organization, targeting support for Very Small Enterprises (VSEs) and SMEs in Egypt’s agricultural sector. DF is working on revitalizing and establishing new developmental partnerships with governmental entities, reaffirming CIB’s role as a trusted Agent Bank supporting Egypt’s various sectors. In parallel, DF will continue its long-standing partnership with the Ministry of Agriculture, spanning over 25 years, reinforcing CIB’s role as a trusted banking partner in managing national agricultural development programs and advancing inclusive rural finance. Regionally, DF is extending its expertise to CIB Kenya to support sustainable growth in the agricultural and renewable energy sectors, further strengthening the Bank’s presence across East Africa.

In line with its forward-looking strategy, CIB’s NBFI Division has outlined a comprehensive set of initiatives to drive growth, innovation, and market

leadership. The Division is advancing digital integration by collaborating with Digital Banking and Transaction Services teams to deliver tailored solutions through GSS and GTB platforms, enhancing operational efficiency and fee income.

Segment-specific growth efforts include a review of the consumer lending concentration policy to enable broader securitization opportunities, targeted engagement with asset-based lenders and fintech, expansion of mortgage finance offerings through the new Developers Portfolio Facility. The Division also plans to deepen relationships with Gulf-based Sovereign Wealth Funds, acting as a strategic partner and facilitator of investment opportunities in Egypt.

Additionally, with rising demand for Sharia-compliant instruments, CIB is poised to expand its participation in Sukuk transactions, both as advisor and underwriter, across high-growth sectors, reinforcing its position in structured finance and capital markets.

Retail Banking

Consumer Banking

2025 Highlights

2025 set the tone for a year of growth, defined by strategic focus, customer acquisition, and transformation across CIB's Consumer Banking divisions. Guided by a forward-looking vision, the Bank continued to expand its footprint in both liabilities and assets, reaffirming its leadership in Egypt's financial landscape through innovation, operational excellence, and unwavering commitment to customer centricity.

For Liabilities, CIB made significant progress in household liability products, greatly enhancing its market position. The Bank successfully gained a substantial market share in the household segment through innovative saving accounts and medium- to long-term deposit products with varied interest payment frequencies, designed to meet evolving financial goals. Meanwhile, the Payroll Proposition business achieved a record-breaking momentum following its strategic restructure to align acquisition and portfolio management, enabling the Bank to serve a wider base of salaried customers while reinforcing CIB's position as their preferred payroll partner.

On the Assets side, CIB's Cards Business achieved a remarkable transformation driven by innovation, partnerships, and digital advancement. The Swype Credit Card redefined flexible spending, expanding CIB's credit card portfolio to EGP 18.5 billion by year-end, a 21.8% increase. Meanwhile, debit card transaction volumes surged by 23%. The co-branded Talabat Credit Card further strengthened CIB's presence in the lifestyle and e-commerce segments, complemented by the successful rollout of Apple Pay, which accelerated digital adoption and tokenized transactions exceeding EGP 30 billion.

Furthermore, the Retail Loan Business continued its strong growth momentum, supported by strategic partnerships, product innovation, and digital transformation. The portfolio achieved solid expansion across Secured and Unsecured lending, recording a

notable increase in net interest income, operating income, and gross contribution, reaffirming CIB's position in consumer lending market.

Listening to our customers became our strategic edge. Through the first CIB Customer Advisory Board, we brought customer voices to the center of decision-making, converting dialogue into design, and feedback into features that sharpen value propositions across Consumer segments. By engaging with a diverse group of customers from the different Consumer segments, the CAB meeting guided us to better understand customers' expectations, preferences, and challenges.

We continue to empower our employees to lead the change and share ideas and initiatives that make a tangible impact. By listening to our staff on the frontlines and translating their ideas into action through the "TimeWellSpent" communication channel, we reinforced the belief that investing in our people is the foundation of sustainable growth and transformation.

Prime Segment

CIB Prime serves as the gateway to smart banking for individuals beginning their financial journey. Prime offers essential banking services with simplicity, convenience, and value. With a focus on accessibility and digital-first solutions, CIB Prime empowers customers to manage their finances confidently and build a strong foundation for future growth.

In 2025, The customer base continued to expand rapidly, reaching 1.117 million customers, a 20% increase. In parallel, several acquisition initiatives were launched to accelerate portfolio growth and strengthen customer acquisition efficiency. Lead Quality Optimization drove a significant improvement in conversion rates, which rose to 24% in 2025, compared to 7.5% in 2024, supported by data science-driven initiatives.

The Assets Specialization Pilot, introduced in June across 47 CIB Branches, resulted in 432% surge in

Unsecured Loans Productivity (personal bankers vs. assets champions).

The Sky Branch Project, comprising 24 Telesales agents assigned to the Contact Centre to handle live call leads for Unsecured Loans and Credit Cards, delivered a notable uplift in productivity compared to standard Tele sales model.

Furthermore, NTB Qualification Enhancement efforts yielded impressive results, with qualification rates surging from 42% in 2024 to 86% in 2025. This achievement was driven by EPM enhancements, diversified lead sources, and the rollout of bi-weekly SMS campaigns.

CIB Prime achieved major advancements in portfolio management and process optimization during the year. KYC optimization efforts further reduced the defect rate to 5.2%, while high-risk expired KYC cases declined from 850 to 740, driven by targeted SMS campaigns, incentive programs, and focused cleanup efforts.

To ensure consistent data integrity, Automated Coding Implementation was introduced, successfully automating industry coding for segment allocation, streamlining customer classification, and minimizing manual errors. In parallel, Churn Monitoring Integration was embedded into segment analysis, enabling proactive retention strategies that led to an 8% reduction in churn since January 2025.

This year marked strong performances across all key metrics. By December 2025, the segment's gross contribution reached EGP 2,268,035,015, surpassing the budgeted target of EGP 1,116,533,391. This marked a remarkable 103% y-o-y increase that reflected the strength of our strategy and our commitment to enhancing performance and value within the organization.

Digital engagement also maintained strong momentum, with Internet Banking penetration rising to 86% from 83% in December 2024 and

e-statement adoption reaching 96%, up from 94% in 2024, reflecting customers' growing preference for CIB's digital platform.

Plus Segment

CIB Plus remains the go-to banking solution for mid- to high-income Egyptian families, offering a comprehensive range of financial solutions tailored to help customers achieve their present and future financial goals. Our focus on personalized service, supported by a dedicated team of Plus bankers, positions CIB Plus as the ideal financial partner for individuals in their prime earning years.

In 2025, the Plus Segment recorded the highest customer base growth in its history, with a notable hike of 28% y-o-y, reinforcing its position as a key driver within CIB's core segments. This achievement was fueled by focused acquisition strategies, enhanced relationship management, and improved customer conversion through optimized digital and in-branch journeys.

A major milestone this year was the revamp of the customer onboarding journey, designed to deliver a seamless, fully integrated, and personalized experience for every new client. The enhanced process ensures smoother activation, immediate engagement, and tailored product recommendations that align with each customer's financial goals.

Further enhancing customer engagement, the Plus segment launched a strategic activation campaign across MAF malls, providing in-mall presence and exclusive Plus experiences. This initiative successfully increased awareness among target customers and delivered a notable uplift in Plus card spending, demonstrating the strong link between experiential marketing and transactional growth.

Complementing this, the new Plus Welcome Pack was introduced, combining financial and non-financial partnerships that provide tangible value across lifestyle, retail, and service experiences. These

collaborations offer customers exclusive benefits and privileges that enhance their daily lives while reinforcing the Plus brand's premium positioning.

CIB Plus also expanded its North Coast presence during the summer season, offering customers on-ground engagement and privileged access through curated lifestyle partnerships with high-popularity brands such as BRGR and Dara's Ice Cream. These partnerships significantly strengthened brand visibility and relevance within customers' lifestyle touchpoints, reflecting the segment's strategy to be present where our clients live, spend, and enjoy.

Through these initiatives, the Plus segment continued to deliver measurable impact, deepening relationships, elevating customer satisfaction, and reinforcing its role as the trusted banking partner for Egypt's mid- to high-income population.

The segment's gross contribution increased from EGP 3.2 billion in December 2024 to EGP 4.1 billion in 2025 as of December 2025, representing 28% y-o-y growth. This was driven by higher portfolio volumes and deeper client engagement and IB penetration reaching 95%.

Wealth Segment

In 2025, CIB Wealth strategically strengthened its market presence by expanding its portfolio and increasing its share in High Net Worth (HNW) segment. This growth was driven by an unwavering focus on personalized services and deeper client engagement. The segment recorded an impressive 32% y-o-y increase in its customer base, a testament to the trust and loyalty of our clients. Notably, the number of Exclusive Wealth customers surged by 40% y-o-y, underscoring our success in attracting and retaining high-value clients seeking a bespoke banking experience.

Throughout the year, CIB Wealth continued to enhance its value proposition through carefully curated partnerships and premium collaborations. By aligning with leading brands across diverse sectors including sports, automotive, luxury goods, and various lifestyle brands, the segment delivered distinctive privileges tailored to the unique needs of Wealth clients. Among the key highlights were cashback offers on luxury car purchases, free test drive events in the North Coast, and dream home financing, allowing clients to invest in their passions

while enjoying financial benefits, and exclusive discounts on elite club membership, enriching their social and networking experiences. By maximizing customer value through these tailored solutions, we have solidified our position as the brand of premium banking and a leader in the Wealth segment.

At the heart of this success was a deep commitment to customer-centricity. Listening to clients remained a cornerstone of our strategy, guiding the development of initiatives that respond directly to their evolving needs. One notable example was the launch of the Wealth Referral Program, an initiative designed to reward loyal clients who refer new customers from their friends and families, thereby cultivating a community of advocates who trust and promote our services. This approach not only strengthens client relationships but also reinforced the segment's organic growth momentum.

2025 was a standout year for CIB Wealth's financial performance. Revenue growth reached 116% compared to the budgeted P&L, reflecting our ability to capitalize on market opportunities and enhance profitability. Gross contribution surged by an exceptional 134% versus the planned figures, reflecting our effective cost management and operational efficiency. These results underscore the segment's strong financial foundation and resilience amid evolving market dynamics.

CIB Wealth's 2025 performance exemplified our ongoing commitment to delivering exceptional value and service to our clients. Through personalized offerings, strategic partnerships, and customer feedback, the segment continues to deliver exceptional value and service. Looking ahead, CIB Wealth remains firmly positioned to sustain its growth trajectory, elevate the client experience, and solidify CIB Wealth as "The Partner for Life" for High-Net-Worth individuals.

Private Segment

In 2025, CIB Private remained focused on solidifying our leadership position in the market, guided by a clear vision to deliver an exceptional and deeply personalized client experience. The segment's strategy was built on three core pillars: service excellence, exclusive value offerings, and customer-centric innovation — all aimed at ensuring that clients not only receive superior financial solutions but also enjoy the recognition, attention, and privileges that reflect their distinguished status.

Through this holistic approach, CIB Private delivered significant progress during the year. We expanded our team of Private Client Advisors, ensuring a more efficient client-to-advisor ratio that enabled deeper, more meaningful relationships. To further elevate the client experience, a dedicated Private Call Center was launched, staffed with certified agents trained to deliver seamless, best-in-class service across all touchpoints. These enhancements allowed us to maintain high service standards while improving responsiveness, trust, and overall client satisfaction.

Understanding the refined expectations of our Private clients, we focused more on building a differentiated ecosystem of lifestyle privileges. By strengthening partnerships with luxury brands and premium service providers, we introduced early access to exclusive launches, Tailored cashback and discount offers, zero-interest installment plans with high-end partners. These offerings were carefully aligned with our clients' lifestyles, covering sectors such as real estate, automotive, high-end electronics, fine dining, retail shopping, and more, reinforcing CIB Private as a lifestyle partner, not just a financial one.

To further address the evolving needs of its growing international customer base, we introduced a new service feature allowing clients abroad to complete signature-dependent transactions through a courier pickup service. This simplified process and added a layer of convenience, ensuring that distance is no longer a barrier to seamless banking with CIB Private.

As a result of these focused initiatives, CIB Private recorded another year of outstanding performance. The customer base expanded by 32%, driven by enhanced acquisition and loyalty efforts, while financial results reflected remarkable growth across all key indicators. Revenue grew by 128% y-o-y, gross contribution rose by 201%, total assets increased by 24%, and total deposits climbed by 24.3%. These achievements underscored the strength of CIB Private's value proposition and its ability to deliver sustainable, relationship-driven growth.

Through its unwavering dedication to service excellence and innovation, CIB Private closed the year with renewed confidence and momentum, reaffirming its status as Egypt's premier private banking partner and a trusted steward of wealth for discerning clients at home and abroad.

Overseas Segment

Building on the strong foundation of 2024, which saw a remarkable 109% growth in portfolio performance, 2025 marked a year of focused expansion and deepened client engagement for the Overseas segment. The core priority for the year centered on enhancing wallet share through portfolio upgrades and deeper product penetration, ensuring that every client relationship is translated into greater mutual value.

Throughout the year, the Overseas Wealth and Overseas Plus portfolios demonstrated sustained growth of 13% and 27%, respectively, resulting in an impressive 130% increase in gross contribution. Inward remittances rose by 74% y-o-y, supported by rising trust among the bank's global clientele, while FX volumes surged by 104%, reinforcing CIB's leadership in cross-border financial services.

To drive digital transformation, the E-mail Indemnity service was introduced, improving operational efficiency, strengthening the value proposition, and elevating the customer experience. In parallel, collaboration with notarization entities abroad is being finalized to streamline onboarding.

myCIB Segment

In 2025, CIB proudly introduced myCIB, a milestone initiative designed to redefine banking for Egypt's next generation. The segment was first launched in August at Seashell, North Coast, aligning with Gen Z's preferred lifestyle destinations. The rollout continued in September with a series of activations across Cairo, including popular Gen Z hangout locations such as District 5 and Arkan, followed by an expansion in October to university campuses and a sponsorship to several events that align with their preferences. These activations were carefully crafted to bring banking closer to where Gen Z live, connect, and express themselves — reinforcing CIB's commitment to staying present within the spaces that matter most to them.

myCIB was developed to resonate deeply with the values and lifestyle of Gen Z; simplicity, creativity, and self-expression. As Egypt's first youth-focused banking proposition, myCIB delivers an instant, engaging, and personalized banking experience. Customers can instantly onboard, receive their cards on-site, and customize their designs with icons &/or quotes of their choice, creating a sense of ownership and self-expression from the very first interaction; all while at the on-ground activation location.

The brand embodies a youthful, vibrant identity targeting Gen Z, who are digitally active and community-oriented. Beyond offering convenience, the segment serves as an entry point into CIB's broader ecosystem, nurturing early relationships that will evolve into future Plus and Wealth clients.

The segment was designed to include all target segment preferences in terms of communication, touch points and lifestyle benefits. Strategically, targeting the Gen Z segment strengthens CIB's long-term growth by engaging customers early in their financial journey, fostering brand loyalty, and creating pathways to cross-sell future wealth management and lending products as these customers mature. myCIB is a cornerstone initiative in ensuring CIB remains the bank of choice for Egypt's next generation.

Liabilities

CIB adopted a strategic segmentation approach to better serve the diverse needs of its customers by offering tailored solutions. Through personalized savings products and services, the Bank aims to meet the specific requirements of each customer segment, reinforcing a customer-centric philosophy that underpins its value proposition.

In 2025, CIB saw a surge in LCY household deposits, reflecting increased consumer confidence in its services. A strong commitment to customer needs, effective marketing efforts, and a diverse range of products have been key drivers of LCY household deposit growth this year, reaching EGP 452 billion as of December 2025. This represents a 42% increase compared to EGP 318 billion recorded in 2024, with one quarter remaining.

CIB made significant progress in household liability products this year, greatly enhancing its market position. The Bank successfully gained a substantial market share in the household segment through innovative savings accounts and medium- to long-term deposit products with varied interest payment frequencies, all offering competitive deposit rates that attracted a diverse client base. This achievement not only demonstrates its commitment to providing value-oriented financial solutions but also positions it favorably for sustained growth in a highly competitive banking environment.

Investments

In 2025, the Bank's investment portfolio of mutual funds saw significant growth within its investment products division, emphasizing its dedication to providing value to customers and stakeholders. The diverse portfolio, which includes money market funds, fixed-income funds, equity funds, balanced funds, and capital-protected funds, experienced a notable rise in assets under management. This achievement results from the Bank's innovative product offerings, crafted to meet the changing needs of clients.

The performance of these investment products consistently outperformed market benchmarks, reflecting a commitment to delivering superior returns for investors. Continued growth is anticipated in this segment as the product range broadens and digital platforms are enhanced, ensuring increased accessibility and transparency for all clients. This advancement was further reinforced by a comprehensive risk-profiling questionnaire, designed to evaluate customer risk tolerance and align investments accordingly, while providing 24/5 access for all clients to buy or sell money market fund units through our digital channels. As a result, volumes invested in CIB's mutual funds grew from EGP 5.6 billion in 2024 to EGP 16.8 billion by the end of 2025; a staggering 200% increase.

Payroll

This year marked a significant milestone for the Payroll Proposition following the strategic restructure that aligned acquisitions and portfolio management under specialized teams. This transformation enhanced focus, efficiency, and execution across the payroll business.

As a result, the monthly payroll account opening run rate increased from 14K to 23K, and 2025 account openings reached 251K, surpassing the 162K achieved for the full year 2024 by 55%. Moreover, average monthly salary transfers rose to EGP 20.3 billion, up from EGP 15 billion last year, reflecting stronger acquisition performance and deeper customer engagement.

Looking ahead, we aim to exceed 30K monthly payroll account openings in 2026, supported by continued market expansion, enhanced onboarding journeys, and strengthened collaboration across business lines to capture new-to-bank opportunities.



Insurance

CIB's Insurance business delivered a strong and resilient performance in 2025, closing the year with a total insurance volume of EGP2.2 billion across Life, Health, and Non-Life products — a notable increase from EGP 1.5 billion in 2024. This growth was driven by the significant expansion of life products, reflecting higher customer uptake and a consistent rise in average ticket size across all insurance categories. These results underscore CIB's continued success in deepening its insurance penetration while delivering comprehensive financial protection to its customers.

Throughout the year, the Bank continued to enhance the quality of its insurance portfolio, introducing operational improvements that contributed to a more seamless and value-driven customer experience.

The Bank also expanded its insurance reach by extending the Group Life Insurance Program to Business Banking customers, achieving significant growth in the insured portfolio, which reached EGP 6.6 billion compared to EGP 3.2 billion the previous year. In parallel, life insurance coverage for unsecured Consumer Banking products was further strengthened, reflecting CIB's ongoing commitment to offering customers comprehensive and reliable financial protection options tailored to their evolving needs.

Consumer Lending

Consumer lending has been a key pillar for Retail Banking since its establishment in 2008. Despite several macroeconomic challenges including interest rate hikes, local currency devaluation, changing CBE regulations, Personal Loans continued to grow into double digits, estimated to reach EGP 61.2 billion for both Secured and Unsecured Loans by end of 2025.

Several methods are in place to approve customers, particularly for Unsecured Loans, ranging from Payroll lending to Surrogate Programs. The Consumer Lending business also implemented a straight-through-process approach for loan approvals using CRM technology to grant an instant approval at the branch within one day.

In 2025, the team focused on delivering innovative offerings through our partners in the Auto and Real Estate industries in order to offer compelling pricing, as well as customer incentives to match client appetite. The business also enhanced policies to accommodate imputed income methodologies to NTB customers, introduce easier tools for verification, and further empower the distribution teams to

approve higher loan limits to enhance the customer experience and improve the overall turnaround time.

As a result, net interest income and operating income grew by 44% and 63%, respectively, as of December 2025 vs. the same period last year. Consequently, the business total gross contribution grew by 193% for the same period.

Cards

CIB has continuously evolved its credit and debit card propositions, reaching a portfolio exceeding 1 million credit cards and 2.5 million debit cards. What began as essential banking tools has transformed into a diverse suite of sophisticated, tech-forward, and lifestyle-driven financial solutions, each designed to meet the evolving needs of distinct customer personas.

In its early years, CIB focused on traditional card services, primarily debit and credit cards with core functionalities such as ATM access, POS transactions, and basic credit facilities. Over time, the Bank expanded its offering to include Visa and Mastercard tiered cards, as well as HEYA and ISIC cards tailored to women and students, respectively.

Building on this foundation, CIB introduced the BONUS Rewards Program, offering differentiated value across card types, and later launched its Elite range, including World Elite and World Elite Metal cards. The Bank also strengthened its co-branded portfolio, partnering with EgyptAir and noon, seamlessly integrating lifestyle benefits into everyday banking.

Throughout 2025, CIB's Cards business achieved significant growth and innovation, underscoring the Bank's commitment to leadership in product excellence, digital payments, and process optimization.

CIB's credit card portfolio reached EGP 18.5 billion as of December 2025, with a forward-looking target of EGP 25 billion by end-2026.

In parallel, debit card transaction volumes increased by 23%, reflecting customers' growing preference for digital and POS transactions over traditional ATM cash withdrawals a strong indicator of Egypt's accelerating shift toward cashless payments.

As part of its continuous innovation agenda, CIB launched the Swype Credit Card, a next-generation solution offering financial flexibility by automatically

converting purchases into installments, tailored to customers' everyday lifestyles.

The launch supported by a high-impact campaign featuring prominent Egyptian icons drove exceptional results, achieving 36% portfolio growth in nine months, with 50K new cards issued as of December 2025. This success reaffirmed CIB's ability to blend innovation with local market relevance.

Building on its strong foundation, CIB deepened its co-branding strategy by collaborating with leading consumer brands. In 2025, the Bank launched a landmark partnership with talabat (the region's leading e-commerce and delivery platform) and Mastercard, introducing a lifestyle-driven credit card designed to enhance daily convenience and reward customers through cashback on food delivery, exclusive in-app discounts, and complimentary delivery benefits.

This collaboration reinforced CIB's leadership in digital ecosystems and supported Egypt's national digital transformation agenda, expanding the Bank's footprint across e-commerce and lifestyle segments.

Building on this momentum, CIB has positioned its co-brand strategy as a cornerstone of its Cards growth ambition, aiming to be the bank of choice for every customer persona, across key segments:

- Travel
- Tech-Savvy
- Lifestyle & Youth

Through these strategic partnerships, CIB continues to create an integrated ecosystem that serves customers' diverse aspirations, from travel and shopping to everyday living, reinforcing its position as Egypt's best-in-class card issuer.

CIB's commitment to digital transformation remained a defining pillar in 2025. The successful rollout of Apple Pay accelerated digital adoption, driving record tokenized transactions exceeding EGP 30 billion.

In parallel, the Bank continued migrating customers toward digital self-service channels, ensuring a seamless, secure, and empowering banking experience.

During 2025, several new digital card services were launched, including:

- Card activation
- PIN set and reset
- New debit card issuance
- Card freeze and unfreeze

CIB's Cards business continued to reinforce its market leadership in Egypt's credit and debit card segments through continuous digital advancement, strategic alliances, and customer-centric innovation.

These initiatives strengthen CIB's competitive positioning, ensuring sustainable growth, enhanced profitability, and long-term value creation for customers and shareholders alike.

Mortgage

CIB's Mortgage business achieved another year of remarkable growth in 2025, reinforcing its leadership position in the housing finance market. Earnings Net Receivables (ENR) rose from EGP 5.7 billion in 2024 to EGP 7.9 billion in 2025, reflecting a strong year-on-year increase driven by strategic partnerships, customer-focused initiatives, and disciplined portfolio management. A key enabler of this success was the strengthened collaboration with the Social Housing and Mortgage Finance Fund (SHMFF), which supported the expansion of the low-income customer segment while simultaneously driving growth in the middle-income segment. Despite the rapid portfolio expansion, the mortgage book remained resilient and healthy, with delinquency rates consistently performing below benchmarks.

A major milestone during the year was the establishment of a dedicated Collateral Management Team within the Home Loans Department. This initiative aimed to enhance the efficiency and security of mortgage collateral operations, while also resolving longstanding challenges related to registration and mortgage formalities. Since its inception, the department has achieved tangible results, successfully registering and mortgaging 6,323 units, a dramatic rise from the mere 624 units recorded in previous years. The department also strengthened its risk management framework by initiating repossession proceedings against 75 delinquent clients, with more than 58 cases resolved and settled, underscoring the Bank's commitment to maintaining portfolio quality and operational integrity.

These achievements reflect CIB's continued dedication to delivering superior customer experiences and innovative mortgage solutions, further cementing its position as a leading player in Egypt's mortgage market.

Looking ahead, CIB plans to further boost mortgage acquisitions through a customer-centric strategy focused on experience enhancement and partnership expansion. Collaboration with the SHMFF will remain

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Our strategy is anchored in digital intelligence and human excellence, with branches evolving into advisory hubs and platforms becoming engines of personalized engagement.

ENR

7.9 BN

Up from 5.7 bn in 2024.

a core pillar for supporting affordable housing, while growth in the middle-income segment will be driven through Urban Development Fund (UDF) projects and portfolio diversification. For premium clients, CIB will offer competitive pricing, leveraging real estate partnerships. An additional sales channel will be introduced across our branch network to facilitate the offering of mortgage loans and hence boost the mortgage loans growth and product outcomes.

Through these initiatives, CIB reaffirms its commitment to inclusive housing finance, sustainable portfolio growth, and innovative lending solutions that empower individuals and families to achieve their homeownership goals.

Consumer Banking 2026 Forward-Looking Strategy

2026 will mark the foundational year of CIB's Consumer Banking Strategy 2026–2030 — a transformative phase that sets the stage for scalable, sustainable growth. Building on the solid foundations of 2020–2025, this strategy defines the next leap forward: a bold and disciplined transformation aimed at scaling our customer base, deposit book, and asset portfolio by 3X to 5X. It represents a deliberate shift in how we engage the market, designed to meet evolving customer expectations and a dynamic operating environment with clarity and confidence.

This is the year where ambition translates into execution, and where every growth lever — from customer acquisition to deposit mobilization and experience delivery — will be recalibrated to operate with greater precision, speed, and relevance.

Our strategy is anchored in digital intelligence and human excellence, with branches evolving into advisory hubs and platforms becoming engines of personalized engagement. We will strengthen our retention architecture, expand product innovation, and deepen ecosystem partnerships — all while maintaining disciplined governance and operational agility. As we navigate macroeconomic shifts and rising competitive intensity, our ability to embed data, analytics, and AI across the operating model will be key to unlocking new pathways for leadership. 2026 is not a year of incremental progress — it is the beginning of a confident transformation, where strategic clarity and executional strength converge to build the foundation for long-term value creation and redefine how banking is experienced, delivered, and valued in Egypt. Digital Banking

As CIB celebrates 50 years of banking excellence, the Digital banking channels continue to carry forward the Bank's legacy of innovation, trust and reimagining how customers connect with the bank across every digital touchpoint. From mobile and internet banking to ATMs, online booking and conversational channels — our focus remained on deepening digital adoption, and elevating the performance of existing technology assets rather than expanding the network footprint, building more connected and smarter digital experience.

Business Banking

Business Banking has built a well-established cash and trade management business, growing the client

base by 7% y-o-y to more than 91.8K companies. The segment recorded EGP 116 billion in deposits, while trade rose to EGP 88.5 billion, with compounded growth of 29% and 27%, respectively over the past five years. Operating profit came in at EGP 12.3 billion while gross profit reached EGP 8.2 billion reflecting y-o-y growth of 29% and 19%, respectively. On the payment solution side, the division processed EGP 139 billion in transactions.

Over the past years, Retail Banking's SME strategy resulted in the onboarding of a wide base of non-borrowing customers, forming the foundation for cross-selling assets through tailored lending programs and a strong referral mechanism. With deeper focus on industry subsegments, critical success factors, advanced monitoring techniques, and an independent early warning function, Business Banking grew its asset book by 32% to reach EGP 19.5 billion.

2025 Highlights

CIB was named Best SME Bank for 2025 by MEED Global and Best SME Bank in Egypt by Global Finance underscoring the Bank's leadership in empowering small and medium-sized enterprises. This prestigious accolade celebrates CIB's trailblazing efforts in delivering innovative financial solutions, tailored credit and advisory services, and fostering sustainable growth across Egypt's dynamic SME sector.

As part of our broader digital transformation strategy, we achieved a pivotal advancement in building a mobile banking application tailored for our Business Banking and Financial Inclusion segments, which were previously served exclusively through our web portal. This in-house innovation reflects our commitment to redefining client engagement through intuitive design and seamless functionality. A cornerstone of its strategic architecture is the dynamic configuration of each company's authorization matrix. This ensures robust, secure, and scalable transaction governance, precisely attuned to the operational complexities of our business clientele. The application is currently in its final stages and is expected to launch early 2026.

In 2025, CIB established the Commercial Banking segment, which is dedicated to serving growing Medium-Sized Enterprises with annual revenues of above EGP 200 million to EGP 600 million. These businesses require more than transactional banking; they

demand tailored financing structures, working capital optimization, trade and cash management services, and full relationship management. Our Commercial Banking model is designed to deliver relationship-led, solution-oriented banking experience tailored to help businesses' scale. This move unlocks synergies with the Institutional Banking line of business, enabling a seamless client journey, from entrepreneurial growth through commercial scale-up to corporate sophistication. As these clients grow, we will be ready to support them with advanced financial advisory, investment solutions, and capital market access through our Institutional Banking capabilities.

CIB, in collaboration with Visa, is the first bank to bring Apple Pay specifically to the SME segment in Egypt, enabling these businesses to adopt best-in-class payment technology ahead of peers. Apple Pay will enhance the payment experience and stimulate digital spending, delivering greater convenience and aligning with evolving client preferences. This launch marks a key step in promoting cashless transactions and deepening engagement across the SME segment, aimed to expand the CIB business debit and credit card base, drive a shift towards digital spending patterns, and promote a cashless society. This was reflected in 47% y-o-y growth in the cards business (ending balances at EGP 265 million).

CIB is strategically investing in its SME banking proposition to deliver unparalleled value and support. Business Banking has engaged the Frankfurt School of Finance & Management as a strategic consultant to support capacity building and staff development. This collaboration includes specialized training programs for teams in sales, product development, and segment management, aimed at enhancing technical expertise, deepening market understanding, and strengthening service delivery to the SME sector. Moreover, through targeted initiatives, the Bank is equipping front-line teams with the expertise needed to provide comprehensive financial and non-financial solutions, including new round of the in-house SME Academy that equipped relationship managers with the tools and knowledge to deliver best-in-class credit relationship management for SMEs.

As part of our ongoing commitment to product innovation and SME growth, CIB has strategically introduced a transformative Over-the-Counter Letters of Guarantee (OTC LG) mechanism. This forward-looking solution redefines the issuance

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CIB plans to further boost mortgage acquisitions through a customer-centric strategy.

process by enabling same-day LG delivery with minimal documentation, eliminating the traditional requirement for facility limit setup and significantly streamlining operational workflows. Purpose-built to serve businesses with recurring guarantee needs, especially within the SME segment, this initiative expands access to critical financial instruments and accelerates transaction readiness. By removing structural barriers and enhancing speed-to-service, CIB continues to strengthen its leadership in delivering agile, scalable, and client-centric banking solutions that align with the evolving needs of Egypt's business ecosystem.

In 2025, Business Banking advanced its digital transformation journey by enhancing the BB Loan Origination system with full automation of the account opening process. This strategic upgrade further streamlines the end-to-end credit facility origination experience for small and medium enterprises (SMEs), delivering a seamless, integrated, and highly efficient onboarding workflow. By incorporating automated account setup alongside the decision engine functionality, the platform empowers business and risk teams to process applications faster and with greater accuracy. These enhancements reinforce CIB's commitment to supporting the SME sector, solidify its leadership in banking innovation, and deepen client relationships through smarter, more responsive service delivery.

CIB remains committed to empowering women entrepreneurs through its partnership with EBRD under the Women in Business program, offering tailored non-financial services that blend capacity-building with strategic advisory. Through a dynamic learning experience in various fields like digital marketing, leadership, financial literacy, and business

development, the program equips participants with the tools and confidence to lead sustainably and grow their enterprises.

In support of financial inclusion and aligned with the CBE's initiative, CIB continued expanding access to banking services for unbanked segments through its Bedaya accounts. By facilitating the account opening process and minimizing documentation requirements, CIB has successfully reached 4,664 accounts, reinforcing its commitment to serving underserved communities and removing barriers to entry.

This year, Business Banking achieved a new milestone by signing a strategic cooperation protocol with the Micro, Small and Medium Enterprise Development Agency (MSMEDA). The partnership underscores CIB's ongoing commitment to empowering entrepreneurs and SMEs across Egypt, aligning with national efforts to stimulate economic growth and boost exports, seeking to enhance SMEs' access to both local and international markets, increasing their contribution to GDP.

As a leading commercial bank in Egypt, CIB partnered with the Federation of Egyptian Industries (FEI), which encompasses approximately 24,000 companies, to support the national agenda of strengthening local industries and boosting exports. This collaboration aligns with CIB's strategic commitment to empowering key sectors of the economy. By supporting this initiative, CIB aims to enhance the global competitiveness of Egyptian food industries and facilitate their expansion into international markets.

Additionally, CIB partnered with Lantern Ventures, a venture studio that provides a comprehensive

suite of services to empower SMEs, especially entrepreneurs who participated in Shark Tank Egypt. The entrepreneurial-themed reality show enhances entrepreneurs' business strategies and operational efficiencies, equipping them with the skills needed to thrive in a competitive environment. This partnership aligns with CIB's ongoing strategic direction to fostering SME growth through tailored financial and non-financial solutions. Furthermore, it enables CIB to promote impactful investments that realize financial returns while providing positive social and environmental outcomes.

Looking ahead, CIB Business Banking will continue to offer tailored solutions for SMEs, focusing on enhanced onboarding, innovative lending programs, and expanded service channels. Investments in advanced infrastructure will further automate processes and improve client experience.

Payment Acceptance

In 2025, CIB was honored with the Pioneering Network Tokenization Award at the Mastercard EDGE EEMEA Regional Awards, a prestigious recognition that reflects the outstanding performance and innovation of our Payment Acceptance team. This accolade underscores CIB's leadership in advancing tokenization technologies, marking a significant achievement in our journey toward secure, seamless, and future-ready payment solutions.

CIB maintained its dominant position in Egypt's payment acceptance sector in 2025, attaining a market share of 17% of POS total volume. Following the country's push for financial inclusion, Acquiring Fees recorded EGP 1.8 billion, with average growth of 14% y-o-y. As a result, acquiring proceeds recorded EGP 139 billion in 2025, compared to EGP 119 billion during the same period last year with average growth of 16% y-o-y.

Business Banking 2026 Forward-Looking Strategy

Looking ahead, CIB Business Banking will continue to offer tailored solutions for SMEs, focusing on enhanced onboarding, innovative lending programs, and expanded service channels. Investments in advanced infrastructure will further automate processes and improve client experience. A key pillar of this strategy is the aggressive promotion and the launch of CIB Business mobile app. This new mobile banking platform will offer seamless user experience

and introduce instant payment capabilities, significantly enhancing digital payment solutions for commercial and SME clients, aiming at positioning CIB as the primary bank of choice, offering easy and secure access to services.

Digital Banking

As CIB celebrates 50 years of banking excellence, the Digital banking channels continue to carry forward the Bank's legacy of innovation, trust and reimagining how customers connect with the bank across every digital touchpoint. From mobile and internet banking to ATMs, online booking and conversational channels – our focus remained on deepening digital adoption, and elevating the performance of existing technology assets rather than expanding the network footprint, building more connected and smarter digital experience.

Online Banking

CIB's mobile banking remained the flagship of our digital journey, empowering customers to bank confidently and seamlessly from anywhere.

In 2025, we introduced a suite of new services, including debit/credit card activation and PIN set/reset, deposits redemption, instant debit cards issuance, and instant money transfers through the instant payment network (IPN), all built into a seamless user centric experience empowering users to complete more services independently.

The internet banking platform also underwent a major upgrade, launching a new user interface (UI) and user experience (UX) that offer a modern design, and a more intuitive, seamless, and customer-centric journey across all devices. The new platform introduced a range of enhanced capabilities, including Bill Payments, Credit Card transactions installment (EPP), buy/sell mutual funds, and deposit redemption, among others. These advancements reflect our long-term strategy to create one unified digital ecosystem that connects seamlessly across mobile, web and self-service devices

As of December 2025, the online banking customer base grew by 19% y-o-y, achieving the highest activity rate recorded to date. Mobile banking transactions saw an even greater surge, marking a substantial rise. Additionally, the migration to online banking channels had a positive impact, with 99.65% for credit card settlements and 98.75% for internal transfers,

through online banking platforms. This shift has also contributed to notable cost synergies, with savings increasing by 132% y-o-y, totaling EGP 9.8 billion by December 2025.

With regards to digital sales, the online booking option for Certificates of Deposit (CDs) and Time Deposits (TDs) gained significant attention as investment tools and transformed the online banking platforms into highly effective digital sales channels, now accounting for 92% of the Bank's total annual bookings by volume. This shift has helped reduce branch traffic, enhance customer experience, and increase reliance on digital channels due to their ease and convenience. In 2025, the total CDs/ TDs booking volume 153.6K transactions.

Furthermore, requests for additional accounts opened via online banking reached 96.1K, accounting for 82.1% of all new accounts opened in 2025. Additionally, loan and credit card submissions through online channels, generating a significant number of leads for further business growth.

The Bank has also been actively progressing on the Digital Onboarding initiative as part of its strategic focus on enhancing customer acquisition and digitizing end-to-end banking experiences. The development phase has been successfully completed, with all technical and operational components finalized to enable a seamless, fully digital account opening journey. The Bank is now awaiting the issuance of the CBE regulations to proceed with launch, positioning us to be among the first banks in the market to introduce this transformative capability and further strengthen our leadership in digital innovation.

CIB Conversational Channels (Chatbot, Phone Banking, SMS & Social Media)

CIB continued to advance conversational banking ensuing customer can connect easily through their preferred channels aiming to shift the customer experience to be centered. CIB provides customers with a seamless banking experience, allowing them to engage with the Bank at their convenience. Efforts have focused on enhancing customer journeys across various channels, introducing new services and touchpoints to manage increased demand and ensure consistent, swift responses to customer queries. This has led to improved customer experience, increased customer loyalty, boosting self-service usage and hence offloading the Contact Center team.

Phone Banking

CIB's phone banking service delivers added value by allowing customers to bank quickly and efficiently from any location. In total, the number of IVR subscribers grew by 19% y-o-y, reaching a customer base of 1.8 million, and cost synergies totaling EGP 58 million.

Our Primary Focus has been placed on enhancing the navigation experience, simplifying the menus to allow customers to reach their desired option smoothly and leveraging dynamic options to drive key initiatives such as card activation and the introduction of Online Banking Unlock through the IVR self-service. The new services contributed to an additional 186K online banking user unlocks reaching total of 243.6K hits over the IVR and to an additional 237.8K, reaching total 245K card activations by December 2025.

Social Media

Recognizing the critical role that social media analytics tools play in understanding customer preferences and staying updated with market trends, CIB launched its social media monitoring platform on 16 February 2024. This platform has become a cornerstone of our customer insight strategy enabling the bank to track, analyze, and respond to real-time customer sentiment.

In 2025, CIB capitalized on AI-driven social sentiment monitoring, powered by generative AI and natural language processing (NLP). This advanced technology allows us to interpret complex language patterns, including sarcasm and ambiguous expressions with exceptional precision. Through, CIB can now benefit from real-time, customizable alerts for sudden sentiment shifts, emotion detection beyond basic positive/negative categories, and actionable, business-specific insights with over 90% accuracy, guiding more informed, customer-centric decisions.

These capabilities transformed how CIB listens to its customers and turning millions of data points into meaningful actions to enhance digital experience.

Chatbot

CIB has also continued to advance its AI-powered chatbot "Zaki," which first launched in 2019 as Egypt's first digital banking assistant. This year, the number of interactions increased by 33% y-o-y and cost synergies totaling EGP 29 million. In 2025, our focus expanded to exploring Generative AI, powered

by Large Language Models (LLM) to deliver a human-like, context-aware and personalized responses, effectively maintaining the thread of a conversation.

The Knowledge Hub

To empower our frontline teams and transform how we serve customers, in 2025 we launched the CIB Knowledge Hub, a next generation internal knowledge engine with an embedded Generative AI chatbot. It delivers instant support, unifies product information and service updates, and ensures every employee interaction is accurate, consistent and intelligent. The platform has contributed with 832K page views/activities and 39.5K Chatbot interactions since going live on 23 July until the end of 2025.

ATM Network

CIB's ATM network expanded to 1,434 ATMs, continued to deliver strong results while embracing new digital behaviors.

In 2025, ATMs processed 106 million transactions, representing a 23% y-o-y increase, with a total transaction value of EGP 316.7 billion, up 26% y-o-y. Average monthly cash dispensed reached EGP 15.2 billion, while average monthly deposits totaled EGP 8.9 billion. The migration ratio from branches to ATMs was 98.6% for eligible cash deposit transactions and 99.6% for withdrawal transactions, resulting in savings of EGP 1,447.4 million.

Aligned with CIB's 50-year legacy of customer centric innovation, the drive-Thru ATMs embody the Bank's strategy of combining speed, safety, and comfort in digital self-service, designed to serve customers on the move. Their strategic placement near commercial centers and business districts has contributed to greater accessibility.

Enhanced through contactless technology, ATMs ensure faster transactions and experience. In 2025, the contactless transaction adoption reached 45%, reinforcing the Bank's leadership in digital payments.

While CIB deployed new ATMs across key strategic locations, the Bank continued to focus on network optimization rather than expanding. The ATM optimization program enhances uptime and aligns network capacity with customer behavior and demand trends. This is complemented by a channel offloading strategy, a strategic framework to expand agent banking cash in and out to reach new customer segments.

A major highlight of the year was the introduction of AED currency to FX ATM network, strengthening the Bank's service proposition and regional competitiveness.

Looking ahead, CIB's 2026 strategy will introduce ATM tokenization enabling secure, card-less transactions through mobile apps, marking a major milestone toward the next generation of digital self-service banking.

Digital Transformation

CIB's digital transformation extends beyond platforms and applications. The focus is on building a seamless customer journey that connects physical and digital experiences. The Bank continued to advance automation, expand service distribution, and introduce innovative solutions that support its strategic objectives.

Q-Matic & Online Booking

A key achievement was the launch of Online Branch Booking Service, allowing customers to schedule branch appointments effortlessly via CIB website at their preferred time slots. The service recorded over 99.5K bookings during the year. Additionally, Q-Matic generated an average of 10.5K NTB opportunities per month, supporting acquisition efforts. A comprehensive framework was also established to address operational challenges and enhance overall efficiency of both services.

The 2026 strategy will focus on introducing new initiatives designed to enhance customer experience, this includes:

Digital Kiosks

Designed to offer multiple services and to migrate transactions from branches to digital self-service channels, this initiative will optimize branch capacity, reduce human and external vendor dependency, and deliver 24/7 instant services, significantly enhancing the customer journey.

Smart Cash Deposit Machine

The machine is designed to migrate cash deposit transactions for high-volume deposits to Smart Self Service Machine, ensuring 24/7 availability with the same turnaround time as in branches, improving customer convenience and operational efficiency.

