

Our Strategy

By 2030, we aim to strengthen our core business, diversify thoughtfully, lead the market in digital and mobile first experiences, and invest in talent and cutting-edge technology.

Our strategy is designed to seize the opportunities of today, while actively tailoring for the Egypt of tomorrow, and is built on five key pillars. Each of the following pillars is designed to deliver sustainable growth, long-term value, and a competitive edge:

1. Building Scale in CIB's Core Business

As Egypt's bank of choice for the fastest-growing retail and business segments, we maintain a strong focus on risk management while strengthening our core operations across consumer, business, and corporate banking. This strategic approach positions us to achieve a 10% market share and serve 5 million customers, further cementing our leadership in the market.

2. Building Growth and Diversification

This strategic pillar extends beyond our core operations, aiming to diversify revenue streams, mitigate risk, and elevate our brand presence. It serves as the foundation for building Egypt's premier digital banking platform; one that offers seamless, mobile-first financial solutions to enhance client engagement and deliver greater value to both customers and shareholders. Additionally, capitalizing on trade corridor synergies and cross-border opportunities in the GCC region and leveraging on our Kenya franchise to capture regional trade flows will be a key focus.

3. Building an Unparalleled Mobile and Digital First Experience

The digital transformation program around customer experience and channels is where we will consume the largest share of our investments in digital and physical over the next five years. These investments should yield additional traffic and achieve over 40% digital sales penetration.

4. Building a Culture of Speed and Agility

This key pillar will mark a shift towards a culture that drives empowerment, pace, ownership and accountability, moving away from hierarchical command and control. Our strategy is to attract top-tier professionals, upskill our teams for the digital and AI age, and foster a culture of empowerment and innovation. This will ultimately cement our position as Egypt's top employer.

5. Building Technology and Operational Excellence

We aim to build a scalable, integrated technology platform built for speed, insight and simplicity. This will require another shift in culture and mindset, through investment funding processes, governance and capital allocation models. Our strategy is to transition to a digital product organization, modernizing our banking infrastructure and adopting agile ways of working. This pillar will allow for the engineering of a resilient, future-proof tech foundation, paired with a product-driven and centralized operating model focused on enhancing speed, insights, and simplicity across our operations.

VISION

To be at the forefront of change, build for the future, and turn aspirations into reality.

MISSION

To transform traditional financial services into simple and accessible solutions by investing in people, data, and digitalization to serve tomorrow's needs today.

Based on its mission and vision statements, CIB's strategy focuses on the following growth drivers:

OUR VALUES



Customer First



Lead the Market



Agility



Integrity

OUR PILLARS

A Customer-Centric Business Model

Making data-driven decisions to unlock growth, leveraging on automation and data analytics.

Digital Transformation and Distribution

Focusing on branch offloading, digital sales, adoption, and engagement, while expanding accessibility to the unbanked and underserved segments via physical or digital mobility.

Operational Efficiency

Through digital innovation and prudent cost management.

Superior Customer Experience

To further strengthen CIB's brand equity.