

# 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.

