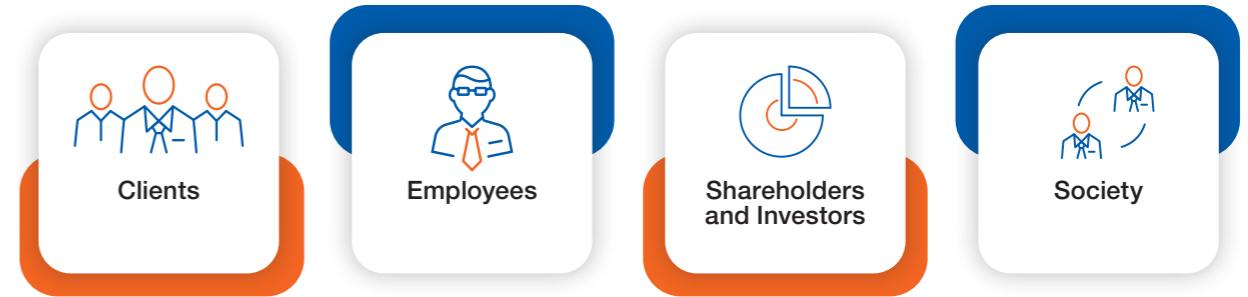


Value Creation Model

Value creation remains one of the main pillars of CIB's strategy. The Bank works diligently to create value for its shareholders, customers, employees, and society. To do this, it efficiently utilizes its key resources to best serve its strategic priorities, taking into account all prevailing macroeconomic driving forces. This results in both financial and non-financial value for CIB's stakeholders.



Key Stakeholders



Resources (Input)	Value Created (Outcome)	
<p>Financial Capital Strong financial capital is always reinvested in the Bank's activities.</p>	<ul style="list-style-type: none"> EGP 82.2 billion in consolidated net income EGP 231.5 billion net worth EGP 1.44 trillion total assets EGP 1.11 trillion total deposits EGP 347.9 billion market capitalization 48.3% ROAE 1.71% NPLs 15% cost/income 	<p>Financial Performance</p> <ul style="list-style-type: none"> Ranked number one bank among all Egyptian private sector banks in terms of revenues, net worth, total assets, and deposits The largest market capitalization in the Egyptian banking sector and one of the highest ROEs
<p>Human Capital CIB's in-depth expertise across different industries is mainly rooted in its skilled, specialized, and dedicated employees.</p>	<ul style="list-style-type: none"> 8,665 total workforce, as of year-end. Received the prestigious ISO 29993 Certification for Learning Services Management System, in recognition of HR's dedication to providing world-class learning and development opportunities. First private bank to acquire Egyptian Gender Equity Seal (EGES), guided by the World Bank Gender Equity Model (GEM). Featured in a LinkedIn Learning Case Study as the first Egyptian bank to demonstrate how it successfully built a solid digital foundation, highlighting the Bank's impactful contributions to staff and youth development 	<p>Human Capital</p> <ul style="list-style-type: none"> Highly skilled staff capable of sustaining CIB's path of success and maintaining the Bank's leading position within the market