

What We Do

Institutional Banking, Corporate Banking, and Global Customer Relations Group

Widely recognized as Egypt's leading preeminent corporate bank, CIB serves enterprises ranging from industry-leading corporates to medium-sized businesses.

Debt Capital Markets

CIB's position as an industry leader in project finance, syndicated loans, securitization, bonds, and structured finance is cemented by its global product knowledge, local expertise, and capital resources. CIB's project finance and syndicated loan teams facilitate market access for large borrowers, providing them with world-class services with exceptional execution times.

Direct Investment

As a local player that adheres to international standards, CIB actively participates in carefully selected direct investment opportunities in Egypt and across the region, maximizing return on investment.

Financial Institution Group

CIB provides a diverse and tailored set of services designed to suit the needs of banking and non-banking financial institutions.

Treasury and Capital Market Services

CIB delivers world-class services in the areas of cash and liquidity management, capital markets, foreign exchange, and derivatives.

Strategic Relations Group

CIB is dedicated to serving institutional clients through the Strategic Relations Group (SRG). Highly qualified relationship managers provide customers — including, but not limited to, sovereign diplomatic missions — with exclusive, personalized services catering to their unique business needs.

Enterprise and Governmental Relations Group

The Enterprise and Governmental Relations Group provides world-class, value-accretive services to top-tier local and regional companies under state-owned enterprises, governmental entities, or sovereign authorities. Additionally, the Group creates new business for CIB's other lines of business by offering clients various corporate, digital, and consumer products and services.

Global Transaction and Digital Banking

The Bank's Global Transaction and Digital Banking Group is responsible for managing all corporate and consumer digital channels, ensuring it fully integrates the Bank into clients' daily lives. It develops simple, reliable, and consultative digital experiences that meet customers' needs anytime, anywhere, and on any device.

Retail Banking

Consumer Banking

The Consumer Banking division is central to CIB's dynamic service offering, offering a broad range of retail clients in different customer segments (Prime, Plus, Wealth, or Private) an extensive bundle of products and services tailored to satisfy their needs. These products are diversified from personal to specialized lending solutions, cash management services to credit, and debit card offerings.

Business Banking

The Business Banking segment serves over 75,000 SMEs with revenues ranging from EGP 1 million to over EGP 200 million through a network of over 100 experienced relationship managers. The division works with clients across the industry, providing market-leading services and innovative, bespoke solutions for small and medium enterprises as it continues to cement CIB's position as a bank of choice for business owners.

Representative Offices, Strategic Subsidiaries, and Associates

Dubai Representative Office

CIB launched its UAE operations in 2005, offering a full range of products to retail and corporate clients. The office focuses on attracting and channeling inbound investments and cementing relationships with reputable GCC corporations with current or planned investments in Egypt and Africa, in addition to targeting HNWIs and business banking clients with an appetite for the Egyptian market. The office creates a bridge between the GCC and Egypt by building and maintaining relationships with large corporate clients and financial institutions in the GCC, aiming to boost the corporate and trade finance business in Egypt. These strategic alliances are key to the Bank's expansion strategy, allowing it to leverage unique opportunities beyond Egypt.

CIB Kenya Limited

CIB Kenya Limited (formerly Mayfair-CIB) is an established commercial bank in the Republic of Kenya and was licensed by the Central Bank of Kenya in June 2017. CIB Egypt anchored its regional presence with the acquisition of the remaining 49% stake in Mayfair CIB Bank Limited, making it CIB's first fully owned subsidiary outside of Egypt. CIB Egypt has since focused on financing activities through CIB Kenya, with special focus on growing the Egypt-Kenya trade corridor, building a bridge for Egyptian large corporates and SMEs to do business, set up shop in the hub of Eastern Africa, and serve multinational and local SMEs in Kenya.

Commercial International for Finance Company (CIFC)

The Commercial International Finance Company (CIFC) launched operations in April 2024 through a full factoring product suite catering to the increasing demand for alternative financial solutions. Factoring

products offered a wide range of value-added services, counting on the company's domestic and international product offerings. In its first year, the company managed to cater its products to serve large Corporate and SME clients. It aims to rapidly expand its factoring finance business through the integration of financial services through advanced chain management solutions. Other NBFS activities are also under study.

AI Ahly Computer Equipment Company (ACE)

Established in October 1996 as a joint stock company, ACE maintains a long and strong track record in the field of trading and maintenance of specialized information technology hardware. The company is well-positioned as the system integrator of choice for the government, major banks, and large institutions. ACE sources its original hardware products from recognized companies in the field, such as Sedco, Fujitsu, HP, and Cisco. In 2020, ACE worked with numerous prominent institutions and was awarded a mega tender project from one of the largest national banks in Egypt. Despite challenging market conditions arising from global economic disturbances due to geopolitical conflicts, the company's management successfully increased its maintenance contracts to offset the decline in trading activity, ensuring revenue and profitability sustainability. ACE will continue focusing on enhancing its maintenance experience and expanding its client base, along with introducing new products and exploring additional strategic technology partnerships. The ultimate objective is to increase the company's market share and value against competitors.