



MARKET

Recent years have seen the market becoming much more competitive than it used to be because of the number of new international entrants. Market forces mean that product differentiation will be based on quality rather than pricing, as margins will come under a great deal of pressure, while the consolidation wave that swept across the market is now yielding more mergers and acquisitions to create synergies and economies of scale. CIB has a 6.45% and 6.26% market share of loans and deposits respectively, (taking into account the public sector players) and aims for a 10% market share in the future.

ACHIEVEMENTS

CIB has been able to navigate hard waters throughout the economic downturn and remains the most profitable bank in Egypt with healthy key indicators. CIB has ventured into SMEs and Mortgage Finance, aiming at a more diversified income mix, and has started a number of commercial alliances regionally.

The Bank was awarded for the twelfth consecutive year as Best Bank in Egypt, Best Foreign Exchange Bank in Egypt for the eighth straight year, and Best Trade Finance Bank in Egypt by Global Finance magazine.

In addition Project Finance International (PFI) has awarded CIB the "Gas Deal of the Year" for its active contribution to the LNG 2 deal and the Bank was awarded 'Best Bank in North Africa' by Emerging Markets and the Quality Recognition Award three times by JP Morgan Chase.

HISTORY

The Bank was established as a joint venture between Chase Manhattan and National Bank of Egypt (NBE) in 1975 and was originally named Chase National Bank. Chase divested its ownership stake in 1987 due to a shift in international strategy and NBE acquired the stake. Following Chase's divestiture the Bank adopted the name "Commercial International



Bank" (CIB). Over time NBE decreased its stake in CIB, eventually reaching 19%. In early 2006 a Consortium led by Ripplewood Holdings acquired NBE's remaining stake.

PRODUCT

CIB provides its customers with a full range of financial services including current and savings accounts in a

number of currencies. Also available are nominal Saving Certificates which allow customers to select certificates with either fixed or variable returns for long or short terms.

CIB credit cards provide unparalleled benefits in expense management, safe and secure conduct of transactions and unique value-adding merchant discounts and values.

CIB, in cooperation with MasterCard and VISA, offers Silver and Gold credit cards as well as several tailored products for specific market segments such as:

"Heya" MasterCard - a credit card especially designed for ladies giving them access to special local discounts, events, seminars and conferences all targeted at women.

MasterCard Com Card - A credit card designed to minimise the risk of fraudulent transactions through the internet.

MasterCard VIP-CIB Card - A co-branded card, in cooperation with Virgin Megastores, that offers exclusive benefits and 10 % discount at Virgin Megastores.

CIB also offers debit and prepaid cards.

Debit cards

CIB debit cards are the safe and convenient alternative to cash. Use them to shop or withdraw cash anywhere in the world with no extra fees or markup.

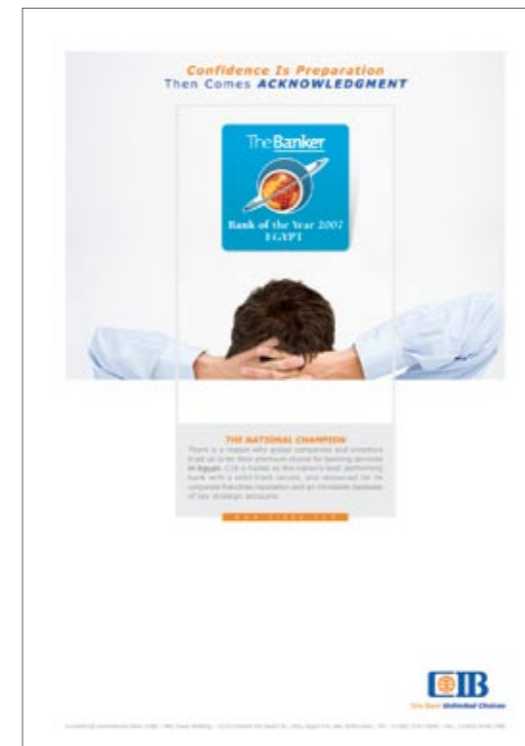
Hedeyati prepaid MasterCard - A gift card for different occasions. The card can be charged and recharged according to the card type and can be used in shopping and cash withdrawal in outlets and ATMs across Egypt.

ISIC prepaid MasterCard - An internationally accepted ID card and the perfect payment tool for students. Students can apply for ISIC from as young as twelve years old. This card can be used for retail purchases and cash withdrawals anywhere in the world.

Electronic banking channels - Call Centre: 19666 – a specially trained group of the Bank's senior customer service staff are assigned to answer all customers' banking products queries and handle any problems that customers might have.

CIB Direct Phone - This service provides access to all information about accounts, credit cards, balances and other banking services via the phone with a guarantee of total confidentiality.

Direct Mobile SMS - Mobile phone subscribers are allowed to get information about all their



banking transactions via "SMS" in addition to carrying out certain banking operations through WAP

Electronic Banking "e-banking" - CIB Electronic Banking service allows companies to follow up continuously on their updated account movements through their PCs. It also allows companies to check their deals and loans.

Electronic Payroll Service - This service enables companies to pay their employees' salaries electronically.

Direct Net - The ability to access banking services through an internet account with the option of using Digital Signature to secure financial transactions.

Mobile ATM - CIB has introduced the "Mobile ATM", a vehicle (MY CIB) that provides financial services and products.

Special Services

Care Accounts - CIB offers all types of accounts in the name of any individual or charitable organisations the customer wishes, while allowing the customer to maintain control of that account for as long as they wish.

Senior Citizen Accounts - For senior citizens, CIB offers all types of accounts in any currency with higher returns on saving accounts.

Safe Deposit Boxes - Designed in different sizes, meeting customers' needs and providing an ideal place to keep valuables or documents.

Night Deposit Service - A 24 hour service to accept deposits of large amounts whenever needed.

My CIB/Unmanned branches - A 24 hour service, seven days a week, during which customers can use ATM cards to access all existing services.

Fundraising - Customers can donate to charity organisations which are classified into four major fields: educational, social support, commitment, and health care. Donations can be made through all bank delivery channels such as ATMs, Internet, IVR and branches.

CIB Subsidiaries:

CIL: Commercial International Life Insurance – is recognised as a leader in the life insurance industry in Egypt, offering a group of selected long term protection and saving products in Egyptian Pounds and US Dollars.

Corporate Leasing Company - A broad based financial services company providing a full range of

leasing products and services, offering its customers value added and flexible financing solutions.

CIBC: Commercial International Brokerage Company - This Company has the competency for carrying out, with outstanding efficiency, all services related to investment with total confidentiality for institutions and individuals dealing in local shares at the Stock Exchange, international deposit certificates and all types of bonds in EGP or USD.

CI Asset Management - A wholly owned subsidiary of Commercial International Bank with more than EGP 2.5 billion under management and around EGP 300 million in the pipeline. CI Asset Management serves a variety of clients through mutual funds as well as segregated portfolios.

Haykala: Investment Managers - Investment Managers – This private equity company aims to achieve superior levels of return by taking advantage of the buyout and private equity opportunities available in Egypt and the Middle East.

Falcon: International Security and Services Company – An integrated security services specialised company offering services such as: Security, Cash Management, Technical and Engineering Security Systems and Training and Consulting.

IACC: International Appraisal and Collection Company – is specialised in the evaluation of real estate and movable assets. The company also conducts verifications and field investigations on individuals and companies in addition to debt collection.

IIBC: International Insurance and Brokerage Company – A wholly owned subsidiary of Commercial International Bank (CIB) and National Bank of Egypt (NBE). IIBC is dedicated to provide Insurance Brokerage Services on Assets and the like, adopting a wide spectrum to cover non-life-insurance services as Auto loans and mortgage loans, maritime insurance services, and life insurance services to cover credit cards, personal loans and car loans in addition to investment life insurance products.



world-class platform that will support the Bank's expansion opportunities plan locally and regionally. In addition the Bank had focused on its intellectual capital whilst renovating its branches. In order to progress and achieve these ambitious plans it has been necessary to appoint a number of candidates to the Bank's management.

PROMOTION

The Bank has undergone a change in its image, including its logo and branches, and has had a new strategy in providing financial services for corporations as well as segmented products for individuals.

Card packages are tailored to satisfy consumers' needs for different age groups and occasions. Through an integrated marketing communications campaign from advertisements that were placed in different media channels such as local and foreign press, local radio through promotional materials such as discount booklets, to special offers, flyers and posters; consumer and corporate benefits were conveyed to selected audiences.

BRAND VALUES

The Bank provides financial services that cater to corporate entities as well as retail customers, individuals and small businesses. In order to provide these customers with the best services the bank has adopted a culture of striving for excellence.

www.cibeg.com

Things you didn't know about CIB

CIB was the first bank to provide banking services in Egypt through "Mobile ATM". The Bank has six vehicles now.

The Bank was the first to introduce Digital Signatures, which allow for a more secure financial transaction over the internet.

The Bank has a network of 152 branches and units and more than 490 ATMs all over Egypt with specially designed ATM locations and teller positions in branches to facilitate banking transactions for the handicapped.

Superbrands