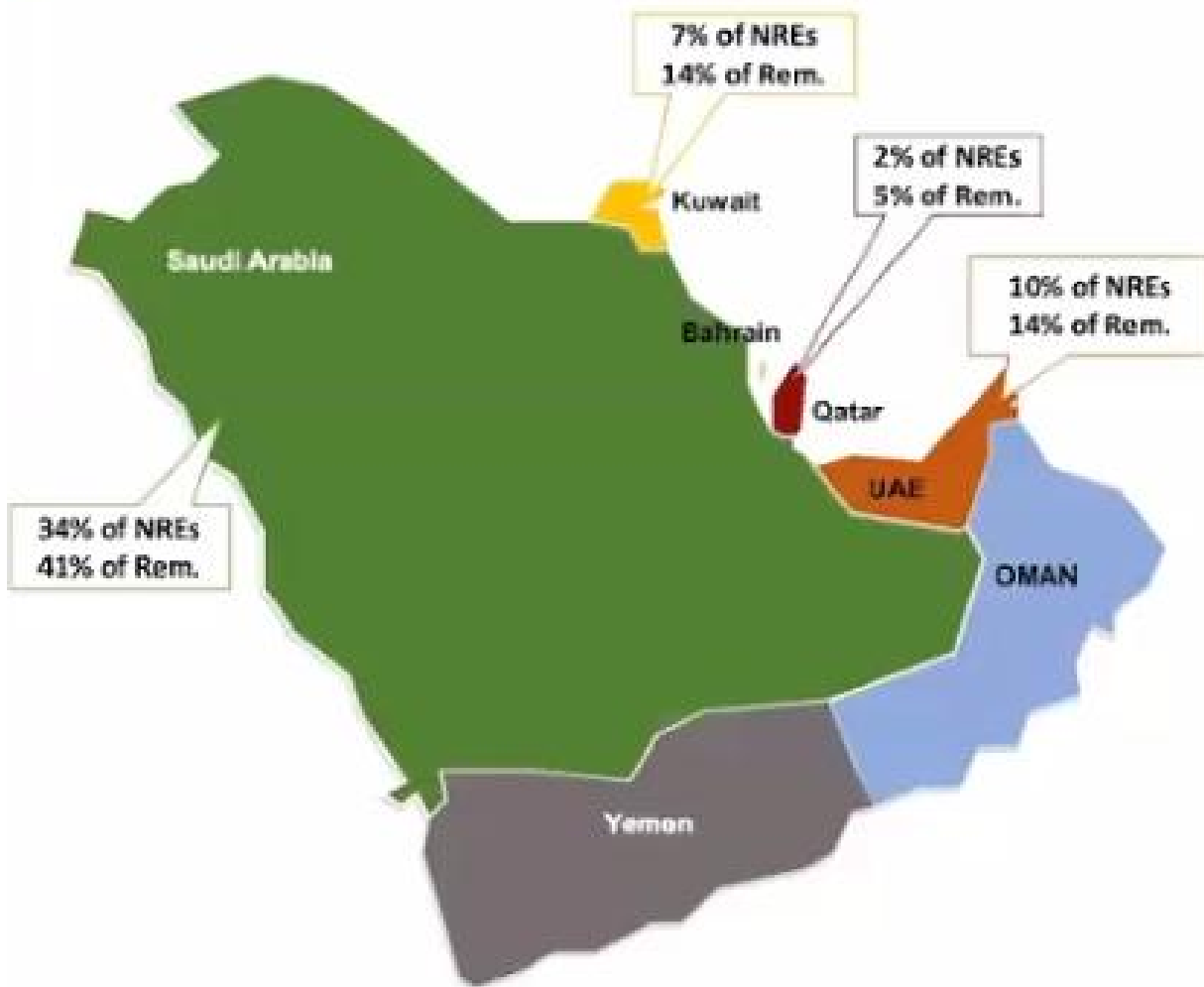




NREs Market Overview



NREs

Non-resident Egyptians are individuals who reside outside of Egypt.

12.7% of Egyptians, which is approximately **14M** are living abroad.

70% of Egyptians abroad reside in GCC countries, with significant presence in KSA, UAE, Kuwait & Qatar.

USD 22.1Bn Remittances from Egyptians working abroad (as of 2023), of which 75% received from the GCC.

This makes Egypt the 6th most remittance-receiving nation from its citizens employed overseas.



First segment in the Egyptian market fully dedicated to serving NREs

Overseas Customers represents 2% of total household customers

AUMs of Overseas Customers represents 9.2% of total household AUMs

30% of FCY inwards from overseas customers

15% of FX transactions from overseas customers



CIB Overseas Target Audience



Existing CIB Customers

- Encourage existing CIB customers who lives abroad to provide their residency abroad proof to enjoy CIB Overseas services.



New to Bank Customers

- Digital campaigns on various platforms in Qatar to attract New-To-Bank (NTB) customers, with plans to expand to other countries.

Overseas Segment Current Value Proposition

1 Remote Banking Experience



- Executing most of the banking services & requests remotely using our e-channels
- International delivery & shipment pick up services with discounted rates
- **Overseas Services Guide** outlines the channels for receiving requests for remote services according to each segment; based on each value proposition

2 Dedicated Overseas Team



- Centralized Overseas Hub
- Professionally trained Overseas Client Advisers
- Well-equipped with various communication tools, such as international phone lines, OVB, and emails to ensure seamless and efficient interactions with our customers

3 Tailored Products & Services



- Tailored Value Proposition for each overseas segment
- Saving products available in a variety of foreign currencies (USD, EUR, SAR, QAR, AED)
- Real-estate consultancy services & discount through Coldwell Banker
- Un-Secured Mortgage Loan

4 Tailored Offers & Promotions



- Customized promotions and discounts tailored to overseas customers, enhancing loyalty and emphasizing the value proposition of "We bring Home to You."

Overseas Exclusive Remote Banking Services

| | | |
|--|---|---|
|  <p>Secured Credit Card Issuance and Delivery Abroad</p> |  <p>New Debit Card Issuance and Delivery Abroad</p> |  <p>Applying for and Booking Secured Loan against Bank Certificates & Time Deposits</p> |
|  <p>Checkbook Issuance and Delivery Abroad</p> |  <p>Change Customer Data</p> |  <p>KYC Update</p> |
|  <p>Certificate Issuance requests.</p> |  <p>Bank Statement requests</p> |  <p>One-time Delegation Acceptance</p> |
|  <p>Issue Clearance Letters</p> |  <p>Power of Attorney Deletion</p> |  <p>Secured Overdraft Limit Decrease / Cancellation</p> |
|  <p>Full / Partial Loan Settlement</p> |  <p>Open and Close Sub-Accounts</p> |  <p>Book, break and amend CDs and TDs</p> |



CIBI OVERSEAS IS BRINGING ITS WEALTH CUSTOMERS A SURPRISING GIFT ON MOTHER'S DAY TO CELEBRATE THE SPECIAL WOMAN IN THEIR LIVES!

بمناسبة عيد الأم، يقدم Wealth CIB Overseas مفاجأة للمرأة العميرة في حياتهم



GIFT ACROSS BORDERS! CELEBRATE WITHOUT BORDERS WITH A HEARTFELT GIFT FROM CIBI OVERSEAS AND FLORENZA!



CIBI OVERSEAS IS BRINGING YOU CLOSER TO YOUR LOVED ONES THIS VALENTINE'S DAY!



CIBI OVERSEAS | Fly it



BRING THE BEST AND MAKE VALENTINE'S SPECIAL, BRINGING YOU AND, WITH CIBI OVERSEAS & FLORENZA

Tailored Offers & Promotions

CIB Overseas "Brand Awareness"

Overseas Awareness Video Airport Screens "Arrival Halls"



CIB ATM Network



HE & The Economist Magazines Ads





Our approach is more than just banking experience: It's about understanding the needs and sentiments of our overseas customers

@hishamessayed Kindly allow me to thank one of your hardworking team Ms.Nada Kenawy an Overseas Senior Premium Client Advisor, who I had never met while she keeps contacting me, provides very useful advices. Thanks

Reply · Retire · See Translation

Mohamed
@Taha2777

تتبعك CIB الصلة يا اول اصارح لاني عمل سليم في خارج مصر وأحد عنوان والتفون والى والى والى والى لها هدية عبد الامر لحد البيت

Nico gesture @hishamessayed #CIB.EG.OFFICIAL

Dear CIB Team,
I'd like to thank you so much for this brilliant idea and your care about your clients, really highly appreciated.

> My name is Hana Sheren Wally and I am a wealth account customer living abroad, the reason I am sending this email is to express my deep appreciation to my account manager (Ahmed Salaheldin) he has continuously assisted me in my needs despite the short notice and my limited time in Egypt, always has several options and provides sound advice even after working out.

> Such dedication is something to be highly commended.

شكرا جزيلاً 9:41 PM
فرحانين 9:42 PM

Good day to the CIB overseas team 🙏
I am writing to express my appreciation to Mr. Mohamed Samy for his professionalism and efficiency assisting me by answering all my questions and providing excellent support for an overseas client (me). I want to recognise the outstanding service I received from Mohamed Samy, as it had a positive impact on my banking experience.
Thank you Mr. Mohamed Samy and thank you to everyone else in the CIB overseas team serving your clients abroad.
Kind regards
Eman El Sayed Awad Aly

I would like by the end of this message to thank Ms Sherna Shaker for her exceptional support to myself since she started managing my overseas account.

Dear Salma & Abdulrahman,
Thank you much for this initiation it is reflected your high professionalism and how much CIB is really a world high class bank, We feel honored that we are a customer of CIB.

التيتم انه يصطفى الصل من الإستاذ احمد فرح وبه شرح لي بالتفصيل عن الخدمة المقدمة من قدام وهي خدمة رائعا ومن كان في حاجة منه الىها انظر ا إتاحتها خارج مصر قدامك قدام CIBمصر بنك الشكر
وله ان التبه بتقوية الصل من الإستاذ احمد فرح في شرح خدمات الإستاذ احمد في مدينة جذا وبصر بالموقف الذي كنت المتعامل، والى والى ان يشرني به كل الموظفين على التي التعت ان يكون التي في حيا هذا التقر بمرسة التيسر والتفي بمرسة التيسر خاصة عندما التعت في التالقاة لاني كنت غير حلك من ان الإتصال عن طريق التلك كلما التعتون ما تبعت من امور الأعتبار جذا الإوامر بمرسة التلي الأمن بمرسة رجعت هذا والتقر في كلف التلك من ان الإتصال صلا عن طريق التلك بعدا طريق واتا التقت بمرسة التلقية الخاصة بالموظف احمد فرح من ١٠ عا الإجابة ١٠ من ١٠
و الخدمة المقدمة من إدارتك الموقرة لعمدا ١٠ من ١٠
و غيرها على الإنداء والتور التكر على هذه الخدمة

المعظمين CIB المشكركم بكم
لحمية طيبة و بعد
فلي لود ان الوجه بالشكر المحيى لما التلقوه من جهد في خدمة و
تتمدد صلاتكم مع المتوقدا لكم بالمزيد من التكرم و الإرتداد و
شكرا

Dear CIB team and Hadeer, I can't thank you enough for your outstanding support and excellent initiatives Very thoughtful of you