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## COMMERCIAL INTERNATIONAL BANK (CIB) SWOT & PESTLE ANALYSIS

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**Company Name :** Commercial International Bank (CIB)

**Company Sector :** Banking & Financial Services

**Operating Geography :** Egypt, Africa, Global

**About the Company :**

Headquartered in Cairo, Egypt Commercial International Bank or CIB is an Egyptian Bank founded in 1975. It provides distinguished and a wide range of banking products and services to its clients which includes wealthy owners, companies of all kinds, institutions and individuals through more than 200 branches and units. The company being an expert in the financial market and investment it provides its clients with the best financial solutions. It has various segments which includes Corporate Banking, Investment Banking, Consumer banking and others. The Corporate banking deals in direct debit facilities, deposits, overdrafts, current accounts, foreign currency and derivative products. The Investment Banking includes structured financing, corporate leasing, financial instruments trading and acquisitions advise. The Consumer banking offers credit and debit cards, deposit accounts and personal loans along with a Business Banking Segment catering to small and medium sized enterprises. As of early 2023, the number of employees employed in Commercial International Bank are 7,308 people approximately. Commercial international Bank was named the Best Bank for SME Banking in Egypt as well as Middle East's in Euromoney's Awards for Excellence 2022. The other awards and accolades received by Commercial International Bank are The Best Digital Bank Award, Best Trade Finance Provider in Egypt Award, Sustainable Bank of the Year Award, The Most Innovative Bank Award, Best Bank for Cash Management and Best Bank for Payment Services.

The vision statement of CIB is "To be at the forefront of change, building for the future, and turning aspirations into reality." The mission statement of CIB is "To transform traditional financial services into simple and accessible solutions by investing in people, data and digitalization to serve tomorrow's needs today." The Unique Selling proposition or USP of CIB lies in being one of the largest bank in the Egyptian Private Sector and is the most profitable bank in Egypt for more than 35 years thanks to the management segment and the hard working skilled employees.

**Revenue :**

EGP 26.69 billion - FY ending 31st December 2021

EGP 25.88 billion - FY ending 31st December 2020

**SWOT Analysis :**

The SWOT Analysis for Commercial International Bank (CIB) is given below:

Strengths	Weaknesses
<p>1.CIB continuously holds highest weight on the Egyptian Exchange of about 36.78% of the Index.</p> <p>2.Dynamic business model and commitment to integrate product and services through advanced technology.</p> <p>3.It has a strong consumer base with</p>	<p>1.6 million clients.</p> <p>4.Robust financial capital strong numbers in total assets and net worth.</p> <p>5.Most recommended bank in the Egypt", "</p>
Opportunities	Threats
<p>1.The NPL's of CIB has increased by 0.86% that can hinder its ability to make profits.</p> <p>2.The liabilities of the company have been increased over the past few years and the CIB will have to pay interests which will lead to more cash outflows.</p> <p>"],["<b>Opportunities</b></p>	<p>1.CIB has a great opportunity in expanding its geographical boundaries across sub- Saharan Africa particularly in East Africa.</p> <p>2.Egypt has a low labor cost and therefore, opportunity to expand in this area.</p> <p>3.CIB has an unrevealing opportunity within SMEs (small to medium enterprises).</p> <p>4.Launch of instant payment service to support digital transformation plans</p> <p>" "</p>

## PESTLE Analysis :

The PESTLE Analysis for Commercial International Bank (CIB) is given below:

<p style="text-align: center;"><b>Political</b></p> <p>1. Egypt harbors political stability in the country that attracts trade and developmental investments.</p>	<p style="text-align: center;"><b>Economical</b></p> <p>1. Impact of COVID-19 on the economy as well as industries</p> <p>2. Egypt is amongst the few emerging markets that maintained positive GDP growth across the corona virus health crisis that shattered economies (2019\20132020 and 2020\20132021)</p>
<p style="text-align: center;"><b>Social</b></p> <p>1.Small businesses require loans for their business</p> <p>2.Sustainability is becoming banking superpower</p>	<p style="text-align: center;"><b>Technological</b></p> <p>1. Focus on digital transformation and technological improvements to enhance customer experience and financial inclusions.</p> <p>2. Digital banking is on the rise in the wake of covid-19 pandemic</p>
<p style="text-align: center;"><b>Legal</b></p> <p>1.Businesses are subject to various policies</p> <p>2.Involvement in lawsuit impacts company's reputation</p>	<p style="text-align: center;"><b>Environmental</b></p> <p>1.CIB has witnessed Egypt's first corporate green bond.</p> <p>2.De-carbonisation action plan to measure environmental upgradation</p> <p>3.Panel discussion with the ministry of Planning and Economic Development and the Ministry of Environment, as a part of contribution in UNFCCC.</p>

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