

---

# S&P TEST

SWOT & PESTLE.com

---

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

© Barakaat Consulting - An Ezzy IT Consulting Business

This is a licensed product and is not to be photocopied or distributed. All rights reserved. Unauthorized reproduction is strictly prohibited. Research is based on best available materials and resources. To purchase reprints of this document, please email [support@swotandpestle.com](mailto:support@swotandpestle.com).

**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:

Political	Economical
1. Egypt harbors political stability in the country that attracts trade and developmental investments.	1. Impact of COVID-19 on the economy as well as industries 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)
Social	Technological
1.Small businesses require loans for their business 2.Sustainability is becoming banking superpower	1. Focus on digital transformation and technological improvements to enhance customer experience and financial inclusions. 2. Digital banking is on the rise in the wake of covid-19 pandemic
Legal	Environmental
1.Businesses are subject to various policies 2.Involvement in lawsuit impacts company's reputation	1.CIB has witnessed Egypt's first corporate green bond. 2.De-carbonisation action plan to measure environmental upgradation 3.Panel discussion with the ministry of Planning and Economic Development and the Ministry of Environment, as a part of contribution in UNFCCC.

Please note that our free summary reports contain the SWOT and PESTLE table contents only.  
 The complete report for **Commercial International Bank (CIB)** SWOT & PESTLE Analysis is a paid

report at **27 U.S.D.**



\* By clicking on "Buy Now" you agree to accept our "Terms and Conditions."



# S&P

SWOT & PESTLE.com

SWOT & PESTLE.com is a leading strategy research portal covering detailed Strengths, Weaknesses, Opportunities, Threats (SWOT) and Political, Economic, Social, Technological, Legal and Environmental (PESTLE) analysis of leading industry sectors and organizations across the globe. Our full and comprehensive collection on SWOT and PESTLE has been written by our team of professional analysts consisting of MBA's, CFA's and industry experts. Our analysis has helped businesses, researchers and scholars with valuable insights to make strategic decisions and take their research forward.

We at SWOT & PESTLE.com aim to aid the understanding of the multifaceted business world by presenting a list of diverse companies from across the globe. Business organizations today cannot function in ways that ignore the surroundings that they are set in. SWOT & PESTLE.com makes a keen observation into this aspect and accounts for factors affecting such businesses.

# Copyright Notice

The information provided in the SWOT and PESTLE research reports on [www.swotandpestle.com](http://www.swotandpestle.com) are from publicly available documents and sources which are deemed reliable. Further the reports contain analysis and views from the SWOT & PESTLE.com research and analyst team which consists of qualified experts. While every attempt has been made to ensure completeness, accuracy and reliability of the analysis, Barakaat Consulting and its associate websites cannot be held responsible or legal liable for omissions or errors in our reports or on any of our pages.

(C)2024 Barakaat Consulting. All rights reserved. This report may not be reproduced, copied or redistributed, in whole or in part, in any form or by any means, without the express written consent of Barakaat Consulting. Also, Barakaat Consulting is the sole copyright owner of this report, and any use of this report by any third party is strictly prohibited without a license expressly granted by Barakaat Consulting. Neither all nor any part of the contents of this report, or any opinions expressed herein, can be used in advertising, press releases, or promotional materials without prior written approval from Barakaat Consulting. Any violation of Barakaat Consultings rights in this report will be executed to the fullest extent of the law, including the pursuit of monetary damages and injunctive relief in the event of any breach of the foregoing restrictions.

Client Support:  
**[support@swotandpestle.com](mailto:support@swotandpestle.com)**