

4th annual Communication on Progress Report

Submitted: April 11th , 2011



Message from CEO

“With a constantly maturing understanding of corporate social responsibility, we become more and more inclined to believe it is about value creation.”

Dear Stakeholders,

Our commitment to Corporate Social Responsibility (CSR) started in 2002 to coincide with the bank's adoption of an aggressive growth strategy that ultimately made it the fastest growing bank in terms of size and profitability for five consecutive years. At that point, we felt a duty that we should not only grow financially but also develop a deeper commitment to help the growth of the community. We believe that our role goes beyond profit-making to include a moral mission to society. Joining the Global Compact in 2005, we learnt that CSR involves much more than sincere philanthropy. It is about building content, substance and structure, much of which has been inspired and guided by the

UN Global Compact principles that comprise the essence of human rights, labour laws, environmental and anti-corruption guidelines. The more we develop a deeper understanding of these principles, the more we realize that financial institutions should work hard to interpret their implementations within the confines of their specific industry. To this end, we have been working diligently to come up with industry best practices.

For many in Egypt, CSR is a concept that is rapidly gaining acceptance and the private sector's tremendous potential to contribute to sustainable development remains insufficiently explored. Over the past months, we have invested heavily in building our employees' understanding of how

companies, and the financial services sector in particular, can go beyond profit-making to bring about sustainable improvements in the community. From their feedback, we have also gained a wealth of fresh ideas as to how we can develop an innovative and distinctive approach to living up to our responsibilities - one that is uniquely tailored to the Egyptian context. We are committed to taking these forward over the coming months and years. With a constantly maturing understanding of corporate social responsibility, we become more and more inclined to believe it is about value creation. CSR is more an opportunity and an investment rather than a risk and a cost as originally assumed.

In many ways, CSR is not a zero sum game but an effective formula to generate a win-win scenario to all stakeholders. In time, we are experiencing an evolving business rationale that correlates transparency, integrity and positive societal and environmental impact with core competency and

profitability. This report signals our openness to establish a dialogue and engagement with the wider community as well as our determination to be fully accountable for our actions. While we have made some notable achievements, we are eager to learn more and to build our efforts in a way that not only inspires our

employees but also others in the business community. I and others at AAIB embrace this endeavor with the eagerness and passion that has underpinned our success to date and invite you to work with us - to enact our belief that CSR is about value creation.

Hassan Abdalla
Chief Executive Officer

I. **STAKEHOLDERS DIALOGUE**

AAIB: The 1st Bank in Egypt to publish a Sustainability Report

AAIB realizes that Sustainability reporting has become a 'business critical' rather than a 'business optional' issue. AAIB is the first financial institution to publish its first sustainability report entitled, Finance with Value Creation on December 2010, marking the first sustainability report to be issued by a financial institution in Egypt.

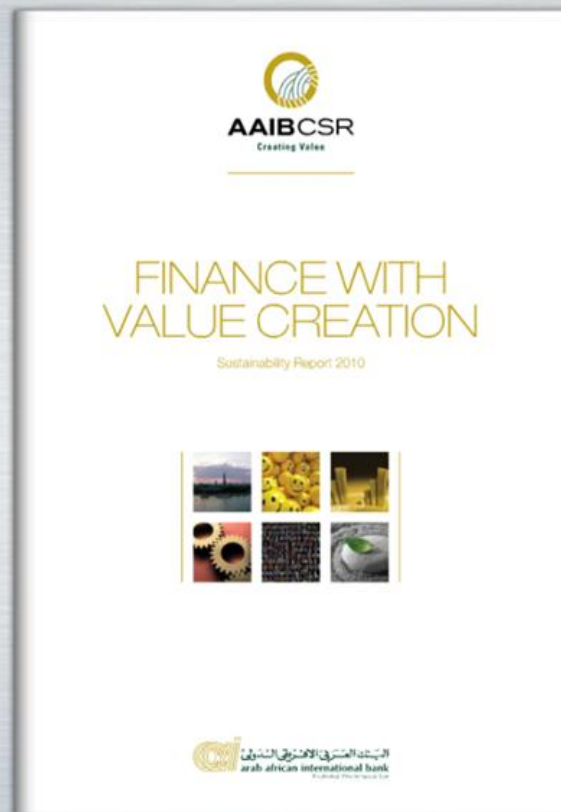
Finance with Value Creation sustainability report is a new layer of internal as well as external transparency. It acts as a vital channel that highlights financial and non-financial progress and impact made by the bank to each of AAIB's stakeholders, from a social, economic and

environmental perspective. It comes within deep realization that AAIB's growth will only be sustained when we all embrace the paradigm of sustainability as a fountain of value creation to each AAIB stakeholder: our employees, clients, shareholders,

environment, business partners, and our community.

The E-Report

An electronic version of the report will be posted on the bank's website. This is to facilitate the accessibility of the report to all our stakeholders.



AAIB Abides By International Frameworks

[1] AAIB ‘Best Practice’ in UN Global Compact Yearbook 2011



Over the past decade, companies in the United Nations have done much to advance the corporate responsibility agenda and support the mission of the United Nations.

As environmental and social concerns have become more prominent, businesses are beginning to understand the tangible value of responsible practices – for their own long-term success and for the benefit of societies and markets everywhere.

AAIB: The only bank in Egypt chosen by GC as Best Practice

The UN Global Compact has contributed much to this development through the **UN Global Compact International Year Book**. It shows the wide scope of what businesses are doing to turn principles into practice. The first issue was published in the year 2000 and the up-coming issue in which AAIB will represent a model of turning the UN Global Compact principles into practice and is considered the first financial institution from Egypt to represent a

case in the Global Compact International Year Book. This step has attested the keenness of AAIB to spread awareness and encourage CSR globally. The significance of the contribution comes from its global distribution to various multi-national and international corporations worldwide.

Despite the fact the Egypt is a developing country; AAIB succeeded to be presented by the UN Global Compact Advisory Board as **Best Practice in Financial Markets** in their annual yearbook, which reflects the awareness of developing countries to CSR and Sustainability.

[2] AAIB & EP: Two Years .. Two Reports

The year 2010 has witnessed the first report submitted by AAIB to the **Equator Principles (EP)** incorporating the cases executed under the new social and environmental policies introduced to the bank's financial policies in 2009.

This year the report is presented in a different portrait with global measures and epitome. The report will incorporate the deity intentions of

AAIB in engaging with responsible businesses that are preconditioned socially and environmentally determined.

The first bank in Egypt to join EP in 2009

The year 2009 marks AAIB as the first bank in

Egypt to join the EP in Egypt and the second in the region, while the following year marks the first EP report submitted by a financial institution in Egypt. Whereas committed to seeking profitability in accordance the Corporate Social Responsibility, Arab African International Bank is about to issue its second EP report due in April 2011.



The First Informative CSR Website in Egypt

2011 has witnessed the launch of a newly updated CSR section on AAIB's website. This section reflects the complexity and extensiveness of the CSR activities that took place during the last couple of years, while establishing a

communication channel with all bank stakeholders.

AAIB is the first bank in Egypt to create a wide-ranging, ample and edifying CSR website in Egypt that is portrayed with user-friendly features

to facilitate the interaction and communication to all users.

The new website is fully informative and linking all stakeholders, and strives to exceed all stakeholders expectations.



For feedback, kindly contact us on: sustainability@aaib.com

Website: <http://aaib.com/CorporateSocialRes/default.aspx>

Promoting Dialogue and Policy Advocacy

As AAIB is keen on its presence in the financial arena, 2010 has witnessed an active engagement for the bank in various events that attested AAIB's role in enhancing the financial performance both regionally and globally. This presence was supported by AAIB's participation in several conferences such as the 15th Euromoney Conference on September 2010 and Third Annual CSR conference; while hosting the 2nd roundtable for the UN Global Compact in coordination with the ECRC (Egyptian Corporate Responsibility Center) as one of the main local networks in promoting CSR in Egypt.

[1] AAIB's Workshop in the 15th Euromoney Conference

AAIB hosted a workshop at the 15th Euromoney Conference in Egypt, which was held on September 28-29, 2010. The workshop titled **Sustainable Finance: The New Engine for Value Creation** addressed the issue of Financial sustainability.

Sustainable Finance: The New Engine for Value Creation

From defensive finance trying to contain the repercussions of the global financial crisis, to

sustainable finance proactively tapping new prospects for value creation, there is a need to rethink finance.

The financial industry has to play by new rules. It can no longer ignore impending realities in our world from climate change to ecosystem degradation,

water scarcity, financial exclusion, poverty, and corruption. There is a need to develop an integrated framework that links environmental and social capital, with economic and financial capital. Sustainable finance is a key to developing sustainable corporate business and economies.



[2] AAIB: Third Annual Participation in CSR Conference

Along AAIB's strategy of adopting CSR strategy of Corporate Social Responsibility, AAIB participated in the 3rd annual conference on CSR. The conference addressed significant topic, "Transparency and Reporting on CSR practices: Towards Sustainable Competitive Environment". It highlighted how sustainability reporting became an essential part of management practices for successful organization of all sizes worldwide. It is

now considered a rich source of information for consumer, investor and employee. It focused on sustainable reporting and its importance; the key areas that business sector

should report on; the role of transparency and disclosure in building the trust and accountability to reach the sustainability goals and benefit out of its advantages.



AAIB : A Focal Point For Financial Institutions



Being a member of the UN Global Compact (GC) since 2005, AAIB hosted the 2nd Roundtable Meeting for GC in coordination with the Egyptian Corporate Responsibility Center (ECRC). The meeting was described by all stakeholders as the best held by Egypt's Global Compact local network. AAIB being a leader in CSR is mandated by the mission of promoting Global Compact in any Egyptian bank.

Dr. Dalia Abdel Kader, Head of Marketing and Communication department at AAIB, presented AAIB's CSR

updates while promoting We Owe it To Egypt Foundation, and declared that the bank will support UNGC by acting as a focal point in Egypt to attract new members to join from the banking sector. Furthermore, Dr. Dalia Abdel Kader explained "we cannot network CSR on a single basis, we have to network collectively". The meeting featured attendees from various sectors; NGOs, private sectors and academic institutions from Egypt. It was a great opportunity for UNGC members to provide an update on their activities, while discussing ways of collaboration to promote and attract new

members from Egypt to join the UN Global Compact.

The UN Global Compact tackles ten principles focusing on four major areas: Human Rights, Labor, Environment and Anti-corruption.



II.

ENVIRONMENT

Investing in Egypt's Green Economy



Although the common value mindset for business revolves around profit making, AAIB had another mindset that goes beyond materialistic achievements, to include other values such as governance, social inclusion, as well as environment protection. This has been remarkably proved especially after the

later worldwide financial crisis in 2008.

On Tuesday November 23rd, 2010 AAIB joined as a key partner in the annual **Investing in Egypt's Green Economy Conference**; the event witnessed high financial sector engagement with the attendance of other sectors such as

government officials, academic leaders and experts, civil societies, and private sector institutions.

Investing in Egypt's Green Economy is an annual conference that was first launched by Global Trade Matters (GTM) in 2009 with a great success. The conference is attended by various

sectors such as construction, banking, automation, energy and academia. 2010 marked the second year for the

In her speech, Dr. Dalia – Head of Strategic Marketing and Communications – emphasized that AAIB’s accounting practices are developed to measure non-material values like the environment and social achievements. AAIB acknowledged that its project lending is not solely based on credit risk. She continued that business should switch their mindset from only targeting profit making to incorporate other non-tangible values.

EP: A New Approach to Project Lending

As such, in 2009 AAIB became the only signatory bank in Egypt of The Equator Principles, marking the first financial

conference. November 2011 will mark the third consecutive year for the conference to track objectives and institution in Egypt and the second in the Middle East to adopt the EP. This implies conducting social and environmental risks assessment on projects lending above ten million dollars.

Green Economy: Towards a pathway to Sustainable Development

The conference highlighted that Green Economy will bring a new era of growth, health and wealth. It will create infinite opportunities and confidence for financial sector and investment bankers to show interest in gaining more experience and understanding of the mechanisms that run Green Economy. Moreover, Dr. Dalia

achievements of the Green Economy Initiative in Egypt.

addressed the belief that Egypt is in need to educate the next generations regarding this phase; this comes as existing economies are mostly capitalists and socialist economies. Despite that, Green Economy is correlated to **Green Finance** and is a tool for profitability and creating job opportunities, a mistaken vision exists that “Green Economy” is about spending more with less gains.

About GTM

- The region’s first profit based private sector think tank for economic policy and reform
- It was first established in 2004.
- GTM’s delegates are intellectual professionals representing a variety of different sectors.
- **Website:**
<http://www.globaltradematters.org/>

Egypt has the capital resources to make great strides on the green front. The country has passionate people with a wealth of knowledge and 'know-how' techniques which could play a big role in advancing the technologies needed to make this a reality. The government announced its intentions and has made substantial investments in this aspect.

**For AAIB:
Green Finance is
sustaining profit
while sustaining
earth**

In this, AAIB took thorough steps in presenting initiative towards sustaining profits while

sustaining earth, i.e. **Green Finance.**

The financial sector is now being obliged to re-assess their strategies and abide by very rigid rules and regulations enforced by global financial institutions such as the World Bank, IFC, African Development Bank with regards to environment.

There are two main challenges in developing and sustaining a true Green Economy. First, Green as a concept when associated with Economy and profitability fosters a hypothetical process not only in Egypt, but also in most of the developed nations. AAIB believes that Egypt should move from

the existing models. The globe is simply overwhelmed by consumerism and materialism. The second challenge is when it comes to working on the real ground with people and suffers from the shortage of academia in the field of Green Economy in the private sector and civil society.

Today, the world is taking notice that we are collectively face with the challenges of climate change. More and more people, countries, companies and organizations are starting to take the threat seriously, and the call for a global green economy has never been stronger.

Love the Environment .. Love Egypt

Under the theme, **Love the Environment.. Love Egypt**, AAIB initiated in 2011 an environment-focused public awareness campaign that aims at educating the Egyptians how to preserve and protect the country's natural resources, i.e. a step towards Environment Sustainability.

AAIB championing environmental awareness in Egypt

The national campaign addresses citizens of all levels in an effort to mobilize efforts towards and encourage taking

actions towards creating positive impact. Simple tips on our daily life practices were sent out through simple images reflecting how we can preserve the environment and conserve our natural resources. The campaign will carry on throughout 2011.

Contributions to the Environment

As a trendsetter in social responsibility, and with a mission of continuously serving the Egyptian community; supporting foundations and NGO's comes within AAIB's core Corporate Sustainable Responsibility towards its community stakeholders.

Kafr Shukr Foundation

In light of AAIB's support to foundations serving the Egyptian community, AAIB made

a contribution to Takadom Kafr Shukr Foundation (located in Qalyoubia), to support the foundation's wide ranged projects serving Kafr Shukr citizens. Kafr Shukr is a remote poor village in rural Egyptian geography. The contributions was made after recognizing that the foundation's mission matches those of the bank.

III. **EMPLOYEES**

Raising CSR Awareness among AAIB Employees

Out of the belief that raising public awareness starts with the surrounding internal community; hence, AAIB started with its closest community, AAIB employees.



One of the CSR awareness sessions, presented by Dr. Dalia A. Kader, Head of Strategic Marketing and Communications Department, AAIB.

With the start of 2011, the CSR Unit launched an internal awareness campaign for AAIB staff to properly identify CSR and its significance for the surrounding community.

The first round of the sessions took place for three successive days, the 18th, 19th and 20th of January 2011. The CSR Unit has received positive feedback from the AAIB staff with regards to the

sessions' content and objectives, expressing their interest to participate and volunteer in the CSR activities. The campaign will be continuing till the programme achieves its major targets.

AAIB: Promoting a Culture of Transparency



As we believe that having a transparent internal culture is a key for any organization's success, on the 7th of April 2010 AAIB witnessed the launch of the strongest internal communication channel in the bank the AAIBian blog. It is the first of its kind in the Egyptian banking sector.

The first blog in the Egyptian banking sector

The AAIBian blog is created to be a viable communication tool uniting all AAIBians. It is the voice for each employee where AAIB staff can share their information, innovative ideas and the latest topics as well as address their concerns in a purposeful friendly manner. The IT/Marketing and Communication teams collaborated and were able to develop the AAIBian blog.

The AAIBian blog is a revolutionary approach to internal communication. The blog is fun, user-friendly and compiles all methods of communication and information such as (outlook e-mail, bank's website, employees' profile where all employees can check their benefits and communicate with Human Resources, Microsoft Office Communicator, Internal communication, AAIB's latest news) all in one channel.



7th annual Communication Day 2010



The communication day is an annual event that provides a viable opportunity to all AAIB staff members to meet in a friendly atmosphere, while learn about the bank's progress and future plans. The 7th annual Communication Day which took place in June 2010,

marked a new theme namely, raising higher awareness about the bank's foundation for social development, We Owe it to Egypt. This was through an auction that was held to sell a historical artistic tableau, the contributions went to the

foundation. Amusement and entertainment always remain to be an inseparable part of the annual event, hence were a magic cards and karaoke shows organized in a challenging friendly atmosphere.

4th annual Ramadan Football Tournament 2010

AAIB's Social and Sports Committee organized the 6th annual Ramadan football tournament which took place this year at E-Zee club, Maadi. There were twenty two teams competing against each other for the cup; two teams played skillfully and managed to reach the final

match. It was a very challenging game. In the same month's newsletter by AAIB, the bank congratulated some

players who won the best scorer, best player, best goal keeper and best performance during the tournament.



El Kabda El Damya & SHadows Teams celebrating the victory with

Mr. Hassan Abdalla.



AAIB Supporting Culture

Al Sawy Cultural Wheel Center

The year 2010 witnessed a big deal between AAIB and El Sawy Culture Wheel, where AAIB has

been one of its main sponsors for the last five years. This is to attest AAIB CSR Unit's cultural approach towards the community and the ardent

of AAIB to promote and develop different interests in the Egyptian community.

Volunteerism:

Blood Donations to the Revolution Victims

After January 25th of revolution, a nationwide campaign took place to seek blood donations, to cover the dire need for the injured citizens.

AAIB Employees: Engagement with Positive Impact

AAIB cooperated with a medical organization, Vacsera, to host a medical team at the bank premises. Blood donating took place from 10:00 am



to 2:30 pm for one week. The campaign has witnessed a huge number from the employees who passionately wanted to support the revolution victims. Being genuinely ardent on having positive impact and sharing efforts

for a better Egypt, has been attested through the sincere engagement of the employees as inseparable members of the community.

IV.

COMMUNITY

Social responsibility has always been one of AAIB's sincere mission towards its society, specifically in health and education. 2010 has reflected a bright edge for the bank through engaging in new initiatives to maximize the interaction with different members from the community. This has set new footprints for AAIB within the Egyptian society. AAIB's community engagement was through three key project:

[1] We Owe it To Egypt Foundation

[2] The 7th annual AAIB Award

[3] Bonding with Academia

[1] We All Owe It to Egypt Foundation

We Owe it To Egypt Foundation has been presented twice in 2011 as one of the most successful social development model in Egypt.

It is worth mentioning that We Owe It to Egypt Foundation is the first of its kind in Egypt to be established by private sector bank.



WE BELIEVE

A BETTER EGYPT IS INSIDE US ALL



WE OWE IT TO EGYPT

The Power to Make a Positive Change is in your Hands

National Cancer Institute

We Owe it to Egypt foundation launched the National Cancer Institute (NCI's) new operating rooms and the intensive care unit, in which the

foundation contributed to its renovation over the last two years.

The event was attended by representatives of

branch manager, department heads, We Owe it to Egypt volunteers and key Egyptian figures.



Mr. Hassan Abdalla & Mr. Salah Abdel Hady signing the protocol agreement in the presence of Mr. Hussein Khaled (left), Dr. Ali Moselby (Standing left) and Dr. Hany Helal (Standing right).

PUBLIC ADVOCACY

WE OWE IT TO EGYPT FOUNDATION: A CASE STUDY FOR SOCIAL ENTREPRENEURS

Under the theme of Social Entrepreneurship, in November 2010, the CSR Unit in AAIB has presented the bank's foundation, We Owe it To Egypt, as a case for more than ninety attendees, mainly young Egyptian entrepreneurs.

The event was organized by Al Sawy Cultural Wheel Center, one of Egypt's most well-known and reputable cultural centers; in coordination with **Egyptian Junior Business Association (EJB)** CSR Committee. The event was conducted out of EJB's keenness on congregating innovative solutions to society's most pressing problems.



The presentation was conducted by Dr. Dalia A. Kader, in her title as the Board member and the General Secretary for the foundation.

The transcendent model entrenched in the foundation was an ingenious catalyst for entrepreneurs to develop health and education, through upgrading public sector hospitals in Cairo and Mansura governorates.

The event enabled the creative leaders to tackle

major social issues and offer new ideas for wide-scale change in the communal dilemma.

Egyptian Junior Business Association (EJB)

- Established in 1999.
- Founded by a group of young business executives & entrepreneurs between 25 to 45 years old, representing various business sectors.
- **Website:**
<http://www.ejb.org.eg/Default.aspx>

WE OWE IT TO EGYPT FOUNDATION: A CASE STUDY FOR SOCIAL ENTREPRENEURS

Where the 25th of January's events in Tahrir Square brought about a true political revolution, the responsibility now falls upon our shoulders as leaders in the private sector to bring about a true "economic evolution" which will effectively support the causes of the national up-rising and the citizens' call for sustainable change.

Hence, March 11th, 2011 witnessed another one day CSR event, organized by the EJB with the contribution of over a hundred NGOs in Egypt.

The event facilitated the interaction amongst

NGOs, volunteers, donors, businesses, individuals, and the media. Moreover, the event was triggered with members from the American, German and Canadian Chambers of Commerce, as well as the Egyptian Business Association.

The bank's foundation, We Owe it to Egypt was presented in terms of the challenges that constraint social development in Egypt. Some of which include: Management Stake (protocol), Endowment (investment

fund), and cultural resistance and routine.

On the other side, the presentation focused on providing solutions through the foundation's innovative operational approach as a model for the private sector to apply social development.



HEALTH

WE OWE IT TO EGYPT HELPS OTHER FOUNDATIONS

As the “We Owe it to Egypt” Foundation seeks to improve the quality of medical services for every Egyptian through creating centers of excellence and making world-class health care and education accessible to every Egyptian, the foundation has donated to the Breast

Cancer Foundation emerging from its deep believe in its primary mission. This is to enact a nationwide initiative and pool patriotic resources to mobilize the public towards making donations and financial contributions. The “Breast Cancer” foundation has an effective

role and long history in promoting breast health through breast cancer awareness, education, and research; as well as facilitates services and provides support to women in all social and economic strata.

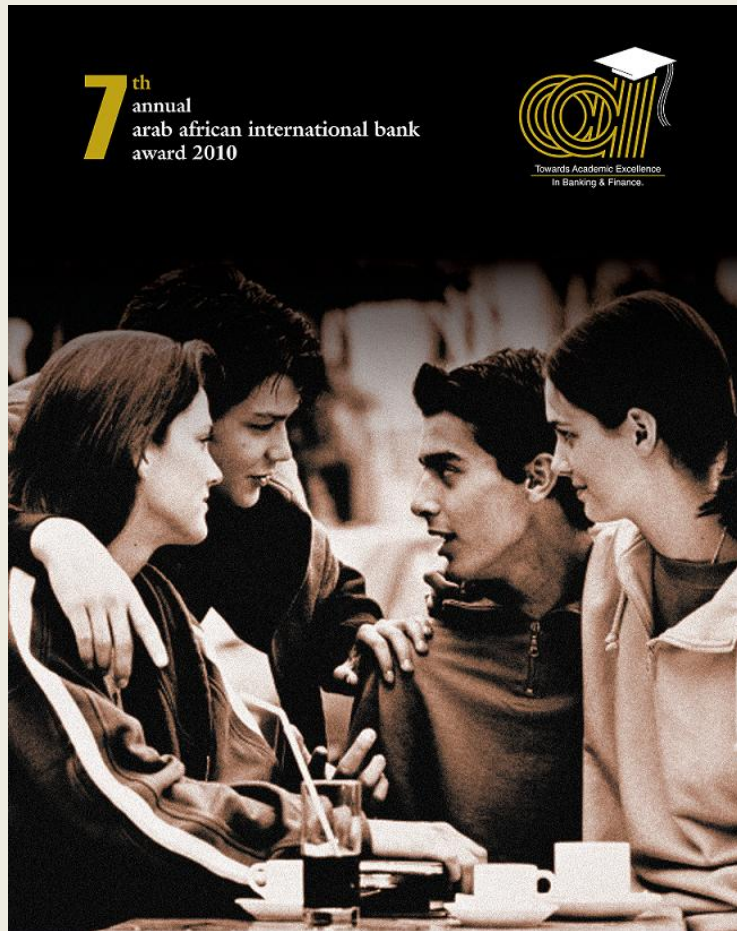


EDUCATION

[2] 7th annual AAIB Award

AAIB is launching the 7th annual Arab African International Bank Award. The first of its kind in the field of academia. The AAIB Award encourages university undergraduates to design innovative financial products or services for the Egyptian market.

The annual competition aims at bridging the gap between academic and financial institutions; through enhancing the knowledge of university undergraduates and their understanding of banking and finance for the benefit of the future generation as well as the economy. Realizing the market



needs we are also keen to provide students with basic interpersonal skills, while fostering their teamwork spirit.

The Award was launched in 2003, targeting only one university. In 2011 the scope expanded to include ten universities across Egypt's governorates.

[2]

AAIB and Academia : A Strong Bond for Youth Development

AAIB Bonding with AUC

Noha Kabbany

A Testimonial by an AUC Trainee at AAIB's CSR Unit

‘At the beginning of my training in the CSR department I was unsure as to what CSR really was having not been acquainted with the term during my studies at AUC. My initial understanding of the term was that it was the philanthropic department of the bank that was mostly concerned with charity work to better the bank’s brand image.

During my time at the CSR department I was given the chance to perform a variety of tasks that all played part in giving me a rounded view of CSR. This training experience taught me the importance of communication, and practice.’

AAIB Bonding with GUC

AAIB as a CSR Business

As AAIB is leader in Corporate Social Responsibility in Egypt, the bank's CSR Unit has received an invitation on the 22nd of April 2010 from the German University in Cairo to present the CSR activities in Arab African International Bank as a key inventive replica to learn from. The session was held at the University Campus and bystander a soaring attendance from students' side which reflects the public concern towards an upward trend in academic as business, it is CSR.

AAIB joining the GUC research conference

The first bank to sponsor two cash prizes of the first two Graduate CSR research Projects' Awards, (a graduate and an undergraduate project). Each reward is for \$ 1,000 (One Thousand U.S. Dollar) check prize presented in their upcoming fourth annual Undergraduate Management Conference, on October 2010. The check will be given in the bank's name. The donating organization of the check prize will be considered the sponsors of the competition.



AAIB: Sustainable Presence

In collaboration with the Egyptian Corporate Responsibility Center, the Business and Society Research Cluster (BSRC) at GUC held its first round table on Education at GUC's 1st International workshop on CSR and Sustainability. The theme of the round table was "Sustainability Priorities for

Education in Light of Current Events in Egypt".

In light of AAIB's in depth experience in CSR, and engagement in and support to GUC's CSR academic develop; AAIB was a guest speaker in a marketing class, as well as a sponsor of their first CSR graduate research conference. GUC now considers AAIB a member of GUC's Business and Society Research Cluster (BSRC) to support their

academic mission from an action-oriented perspective (i.e to share with the students our Sustainability practical experience).

The event ended up with a juicy and fruitful discussion among attendees regarding the taught lessons from the revolution. The discussion produced a document that incorporated a list of plans and recommendations for a better future for Egypt.

IV. **CLIENTS**

Quality is another aspect that distinguishes AAIB's monthly statement from any other bank in Egypt. The statement is very unique in terms of quality; it is produced through one of the best printing machines worldwide.

Dear

We would like to thank you for banking with AAIB and assure you of our deep commitment to add value to you. We have noticed that you have not made use of our Golden Savings Accounts; which maintains liquidity of your money, keeps your savings in multiple currencies, provides the broadest frequency of interest payment while earning highly competitive interest rates.

For more information please visit our website

www.aaib.com

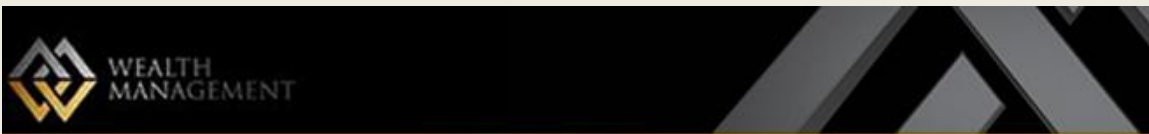
Or Call 19555

Where the bank aims at making the statement more user-friendly and customer-focused, it has been segmented whereby

each client receives a personalized message that varies between informative tips and advice on saving and investment, hence

creating higher awareness of the banking products and services; in addition to birthday greetings.

AAIB Wealth Management: The World of Privilege



AAIB launched its Wealth Management division. Wealth management is specialized in offering personalized first class banking services and professional financial advising to high net worth customers for successfully

managing and growing their wealth.

Wealth Management clients are entitled to a wide selection of AAIB products and services planned exclusively to suit their life style and changing life cycle needs.

Whether the client is a risk taker or a risk adverse, Wealth Management financial advisory process helps them pursue their financial aspirations.



WM new look in Garden City

On-going Expansion: AAIB ATM Network and Branches

Our customers outreach across Egypt's twenty eight governorates in an on-going mission that AAIB is always keen about maintaining.

opening new branches reaching more remote areas and various geographical locations across Egypt.

AAIB New Branches:

- One in Cairo- Zamalek
- One in Sharm El Shiekh
- One in Sinai
- Port Ghalib
- Marsa Alam
- Mansoura

In this, 2010 witnessed a wide AAIB network expansion through installing new ATMs and

AAIB ATM NETWORK EXPANDING

The latest additions to AAIB's extensive network of local ATMs are:

#	District	Location
1	Heliopolis	La Poire Korba -15 Baghdad St. – El Korba
2	Shoubra	La Poire Agha Khan – 1 Osman Ahmed Osman towers – Agha Khan
3	6 October	La Poire 6 October - 2nd Industrial Zone, plot 50, next to El-Hosary Mosque - 6 October
4	Nasr City	Beano's Makram - 94 Makram Ebeid St. - Nasr City
5	Nasr City	City Stars – Mall Extension (Phase 2) 2 nd floor
6	Nasr City	Mini Metro – Caltex Station: Intersection of abd El Hamid Lotfy St. & Nagaty St. (Near El Serag Mall)
7	Tanta	9 Mohab St.



<http://www.aaib.com/News/NewsDetails.aspx?ID=76>

<http://www.aaib.com/News/ListNews.aspx>

SMS Alert to AAIB Credit Cardholders

Continuing its mission to provide convenient services to its clients, AAIB card center successful started the SMS alerts service to all AAIB Credit Card Holders. From now on, staff holding a Visa Credit Cards, make any credit card transaction

whether it is a purchase, ATM withdrawal, mail or phone order. This is considered a trail period and will soon be applied to all AAIB clients. This service will make it easier for our clients to monitor and manage our credit card transactions, as well

as to detect fraud cases immediately and report to the bank in case of suspicious transaction.



Sports and Health

AAIB Sponsoring El Gouna Squash Tournament

AAIB proudly sponsored El Gouna International Open Tournament from the 16th till the 18th of October in Cairo stadium then from the 20th till the 24th in El Gouna. The tournament hosted 56 international professional players,

where the top 16 world ranked squash players competed on the championship title. AAIB was exclusively present in the tournament with a presentable booth promoting the bank's wide range of products and

services. Karim Darwish and Ramy Ashour, Egypt's top squash players, faced each other in the final match and Darwish succeeded to win 3-0. He received the gold medal as well as a \$142,500 prize fund.



GLOBAL RECOGNITION

Responsible Finance with Global Recognition

AAIB's distinguished financial performance paid back with 2010 closing when AAIB got honored by being rewarded winning five global awards:

- [1] Best Bank Website Award
- [2] The Banker Deals of the year
- [3] Best Investment Bank Award 2011
- [4] Century International Award
- [5] Superbrands Award

AAIB has been awarded the “Best Website Award” at Annual Banking Web Awards 2010.

[1] Best Bank Website Award

On the 7th of October 2010 Arab African International Bank has been awarded with the “Annual Banking Web Awards 2010” for the best website. The bank won the best structure award under commercial and corporate strategy in the 2nd banking web awards competition for the year 2010; this is to attest the leading role of AAIB in communicating with its customers as part of its “Customer Education”, “Customer Delight”

policies and integrating customers in the bank's operations as major stakeholders. The Ceremony was held on the 23rd of November 2010 in Beirut, Lebanon. There were various figures invited and recognized in the event such as other winners of the competition, government representatives, academic, bankers, entrepreneurs, media and other guests from the Arab Region. Building on this, the awards committee offered

AAIB a package that promoted the bank with high exposure and good image. This award has substantiated on AAIB potentials and objectives that stakeholders are well informed and communicated.



[2] The Banker Deals of the Year

Despite the difficult and turbulent past years as a result of the economic crisis, the Banker still received a significant number of entries for the deals of the year 2011. The Banker is the Financial Times Business Award that is located in London and has certain judging criteria that should apply to the winner.

This year and during the stiff time of the Egyptian

revolution, AAIB has been awarded the accolade **The Banker Deals of The Year** Award. The Banker Magazine has published its congratulations on the \$600m financing for Suez Steel Company for being chosen by judges to win the Award for the Infrastructure and Project Finance category for the Middle East. The winners will be published through an announcement in the

Banker Magazine in May 2011.

the degree to which client objectives were met, the complexity of the deal, innovation and the deal environment are the primary winning factors, in addition to the deal size, pricing, performance and execution were key factors that AAIB met successfully, hence winning.

[3] Global Finance: Best Investment Bank Award 2011

Another success to AAIB was recognized by winning the **Best Foreign Exchange in Egypt** awarded by Global Finance Magazine. The award was presented to

AAIB in recognition of its achievements and success in 2010. Criteria for choosing the winner included transaction volume, market share, customer service,

competitive pricing & innovative technologies. This recognition ties with our long heritage in treasury, whereby AAIB had the first international dealing room in Egypt.

[4] Century International Award

In 2010, AAIB was among five institutions which were selected for a Century Int'l Quality Award (CQE) in the Gold Category on criteria of Total Quality Management. The award has been given from the BID-Business Initiative Direction (BID). The BID convention has been

recognizing Quality in Management and Leadership since 1973, largely as a non-profit organization to encourage excellence in the business world. One of the earlier recipients has to recommend someone else, which entity is then fully researched and voted

by an eminent panel; to be selected. This time around, the ceremony in Geneva had 65 recipients, from all corners of the world and from the length and breadth of industries, including private and government sector.

[5] Superbrands Award

Beyond brand basics such as logo and slogan, a Superbrand is about a timeless capacity to preserve a core identity whilst being up to speed with a rapidly changing market dynamics and rising customer expectations. Sustaining a Superbrand will increasingly depend on a Worldwide, Superbrand is now published in 86 countries; some of them are Argentina, Brazil, Canada, Chile, Ecuador, Iceland, Hungary, Morocco

360o focus on the interests of all stakeholders from customers to employees to shareholders to the community and the environment.

Maintaining the status of the Superbrand was no longer the sole responsibility of each and and toners. The award

every employee. On the 19th of January of the year 2011, AAIB got thrilled for the fifth consecutive time to receive the Superbrands Award for its Visa, Wealth Management Services and Call Center communication.

implies over 10,500 features across the global for a product specification under the award Superbrand.



