

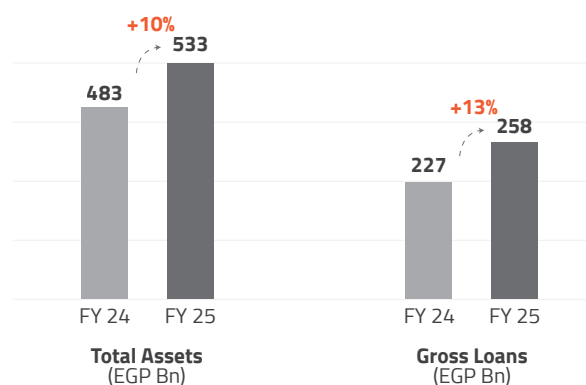
Separate financial statements results show net profit increasing 30% to EGP 16.1 billion and operating income rising 20% to EGP 41.5 billion.

## Financial Performance and results

<b>Net Profit</b> EGP 16.1Bn YoY growth of 30%	<b>Gross Loans</b> EGP 258Bn YTD growth of 13%	<b>Total Assets</b> EGP 533Bn YTD growth of 10%	<b>Customers Deposits</b> EGP 401Bn YTD growth of 14%
--	--	---	---

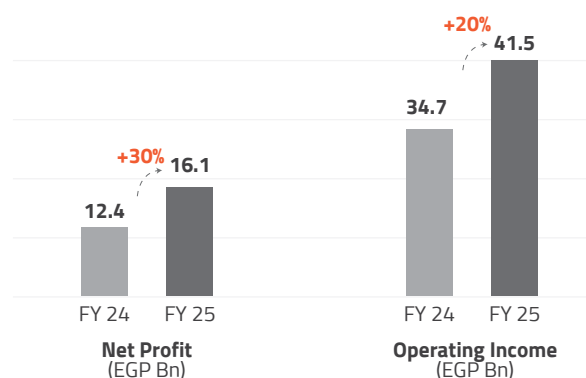
### FY 2025 Financial Position Performance

Total Assets of **EGP 533Bn +10%**  
Total Liabilities of **EGP 472Bn +7%**  
Total Equity of **EGP 61Bn +38%**  
Capital Adequacy Ratio (CAR) of **22.06%**



### FY 2025 Income Statement Results

Total Operating Income of **EGP 41.5Bn +20%**  
Net Profit of **EGP 16.1Bn +30%**  
Net Interest Margin **NIM% of 7.5%**  
Net Interest Income **EGP 34.1Bn +21%**  
Net Fees and Commissions **EGP 6.3Bn +10%**  
Administrative Expenses of **EGP 13.8Bn +26%**  
ECL of **EGP 5.6Bn +53%**  
ROAA of **3.2%**  
ROAE of **30.6%**



## BDC achieved positive performance during the FY-2025 recording a 30% growth in net profit compared to the previous year.

### Profit Before Tax

Profit before tax increased by 28% at end of 2025, supported by strong performance across key business segments, including retail, treasury, corporate, and SMEs

### Net Profit After Tax

Net profit after tax reached EGP 16.1 billion, reflecting 30% increase compared to EGP 12.4 billion in 2024

### Net Interest Income

Net interest income grew by 21% to reach EGP 34.1 billion. resulting from increase of 16% in interest income and 13% in interest expenses

### Net Fees and Commissions Income

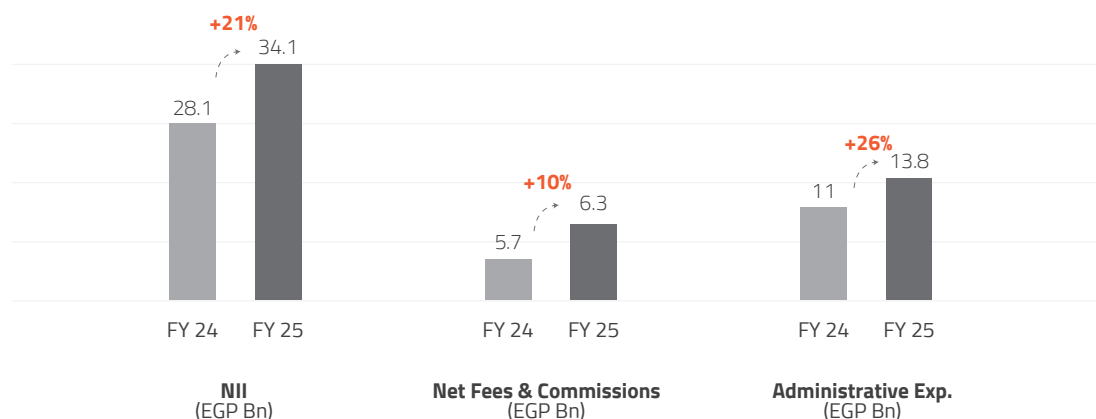
Net fees and commissions income grew by 10% reaching EGP 6.3 billion, up from EGP 5.7 billion in 2024.

### Operating Income

Total operating income increased by 20% to reach EGP 41.5 billion up from EGP 34.7 billion in 2024.

### Administrative Expenses

Administrative expenses at end of 2025 increased by EGP 2.8 billion or 26% compared to 2024.



## Total assets increased by 10% to reach EGP 533 billion at end of 2025, compared to EGP 483 billion at end of previous year.

### GROSS LOANS

The gross loans portfolio reached EGP 258 billion, reflecting a 13% growth at end of 2025. This growth was driven primarily by increase in both corporate and retail banking by EGP 17.1 billion and EGP 13.5 billion respectively

### Customer DEPOSITS

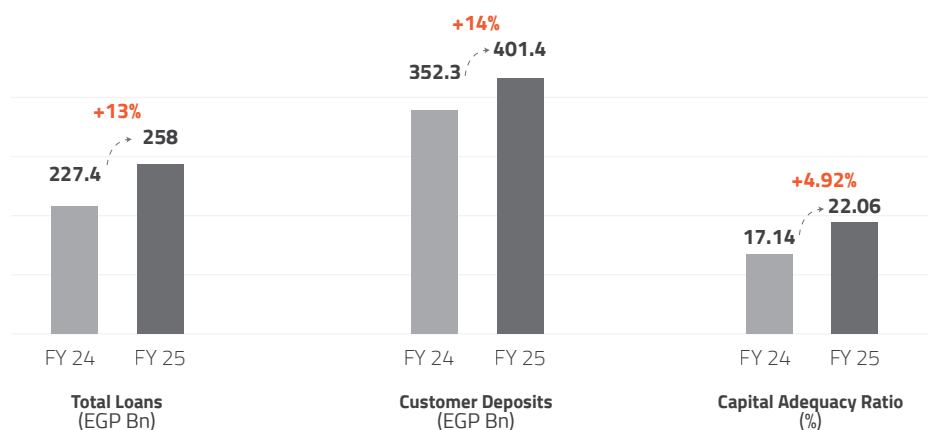
Customer deposits increased by EGP 49 billion to reach EGP 401 billion, with an increase of 14% at end of 2025, up from EGP 352 billion in 2024. Out of the total deposits portfolio, Retail contribution is 60% and institutional contribution is 40%

### ASSET QUALITY

Non-performing loans represents 3.6% of the gross loan portfolio with a coverage ratio of 185%. This is supported by loan loss provision of EGP 17.4 billion at end of 2025

### CAPITAL ADEQUACY RATIO

The bank's Tier I ratio recorded 18.42% of risk-weighted assets, and CAR was 22.06% at end of 2025.



## Income Statement Synopsis

Income Statement EGP Mn	FY-25	FY-24	YOY%	Q4-25	Q4-24	QoQ%
<b>Total Operating Income</b>	<b>41,498</b>	<b>34,700</b>	<b>20%</b>	<b>10,871</b>	<b>9,637</b>	<b>13%</b>
Net Interest Income	34,143	28,113	21%	9,014	8,055	12%
Net Fee income	6,323	5,746	10%	1,767	1,552	14%
Dividends income	718	658	9%	16	1	2312%
Trading income	71	44	62%	16	11	54%
Gain/(Loss) on Investments	243	138	76%	58	19	201%
ECL	(5,599)	(3,668)	53%	(1,831)	(355)	416%
Total Administrative Expenses	(13,770)	(10,972)	26%	(3,823)	(2,956)	29%
Other income/(expense)	916	(2,130)	(143%)	131	(1,040)	(113%)
<b>Profit before Tax</b>	<b>23,045</b>	<b>17,930</b>	<b>29%</b>	<b>5,348</b>	<b>5,286</b>	<b>1%</b>
<b>Tax</b>	<b>(6,912)</b>	<b>(5,560)</b>	<b>24%</b>	<b>(1,788)</b>	<b>(1,556)</b>	<b>15%</b>
<b>Profit After Tax</b>	<b>16,133</b>	<b>12,370</b>	<b>30%</b>	<b>3,561</b>	<b>3,730</b>	<b>(5%)</b>

## Financial Position Synopsis

Financial Position EGP Mn	Dec-25	Dec-24	YTD%
Total loans_customers & banks	258,016	227,354	13%
Debt Investments	141,363	80,209	76%
Total Assets	532,562	483,099	10%
Deposits to customers	401,360	352,272	14%
Total Equity	61,047	44,278	38%

## Social Responsibility

Banque du Caire continued to play its role in supporting social initiatives with a positive impact during 2025 through active contributions across various sectors, including health, education, economic empowerment, environment, and social protection, while assisting the most vulnerable groups.

### Health Sector:

- Donation to Baheya Hospital for Breast Cancer Treatment
- Donation to Al Helal Al Ahmar Hospital in Tanta – Gharbia Governorate
- Donation to Ahly Misr Burn Hospital
- Donation to 57357 Children’s Cancer Hospital for treating critical pediatric cases, covering unpaid medication costs for underprivileged children, and supporting the CyberKnife project
- Donation to El Nasser Children’s Hospital
- Donation to Magdi Yacoub Foundation for Heart Diseases and Research
- Donation to the Kidney and Urology Center at Mansoura University
- Donation to Ibrahim Badran Foundation to support the Medical Convoys and Fixed Clinics project
- Donation to Mervat Sultan Foundation
- Donation to Ain Shams University Hospital, based on the Central Bank’s recommendation, to support the hospital in purchasing specialized medical equipment for monitoring bone marrow transplant cases.

### Education Sector:

- Supporting Zewail City of Science, Technology, and Innovation to provide scholarships for students throughout their study period
- Providing scholarships to top-performing students at Nile University throughout their study period

### Economic Empowerment:

- Donation to Orman Association for the Revolving Benevolent Loans Project – Phase Two, 2025
- Supporting the fourth round of the Hilm Foundation program to develop skills for 500 participants with disabilities

### Charitable Convoys and Food Support:

- Launching the 13<sup>th</sup> annual “Kafilat Al-Kheir” to provide food assistance to 46,000 beneficiaries during Ramadan, in cooperation with Tahya Misr Fund and Sana’a El Khair Foundation
- Donations to Sana’a El Khair Foundation and Bidaya Foundation to support the most vulnerable families and empower citizens in underprivileged villages
- Supporting the operation of the Federation of Egyptian Banks School Complex

### Environmental Initiatives:

- Donation for the establishment of a solar power station for Shifa Al Orman Hospitals
- Participation in the “Sharm El-Sheikh Plastic-Free” initiative in cooperation with UNDP
- Supporting the Egyptian Banks Federation initiative to develop Khedivial Cairo
- Supporting Turathna Exhibition and the exhibitions of the Micro, Small and Medium Enterprise Development Agency (MSMEDA) to support handicrafts.

### Social Protection:

- Donation to the Martyrs and Victims of Military, Terrorist, and Security Operations Fund and their families
- Donation to civil society organizations to support vulnerable families and the most needy groups

## Awards

- Best Global Transaction Banking – Egypt 2025 International Finance
- Best Syndicated Loan in - Africa EMEA Finance
- Best Structured Finance Deal in North Africa - EMEA Finance
- Best Structured Finance Deal in Africa - EMEA Finance
- Best Local Currency Loan in North Africa - EMEA Finance
- Best Sustainable Finance Deal - EMEA Finance
- Best Transport Finance Deal in Africa (Maritime Sector) - EMEA Finance
- Best Government-Guaranteed Syndicated Loan in Africa - EMEA Finance
- Fastest Growing Bank in Credit in Egypt 2024 - Global Banking & Finance Review
- Fastest Growing Bank in Treasury Management Egypt 2025 - Global Business Outlook
- Best Foreign Exchange Services Bank Egypt 2025 - International Finance
- "Athar" Award for Best Practices in Sustainability and CSR - Egypt CSR Forum
- Best Bank in Social Responsibility Egypt 2025 - Global Business and Finance Magazine
- Egypt's Best Financial Institutions Deal: Fawry Cash Management Integration Deal - Euromoney Transaction Banking Awards
- Most Sustainable Bank in Egypt 2025 - World Economic Magazine
- Best Foreign Exchange Bank in Egypt 2025 - World Economic Magazine
- Outstanding Sustainability and Environmental Impact Award Egypt 2025 - The Global Excellence Chronicle Magazine
- Best Marketing Campaign Egypt 2025 - Global Brands Magazine
- Best Corporate Banking Division of the Year Egypt 2025 - World Economic Magazine
- ISO 37000 Certification for Corporate Governance
- ISO 22301 Certification for Business Continuity Management System
- PCI DSS v4.0.1 Certification for Compliance with International Information Security
- ISO 9001:2015 Certification for Quality Management System
- Banque du Caire ranked among the Top 10 Strongest Brands in Egypt for 2025 - Brand Finance

