



H1 2025

PRESS RELEASE

BDC H1-2025 RESULTS SHOW OPERATING REVENUE

RISING 25% TO EGP 20.3 BILLION

AND NET INCOME **INCREASING 31%**

TO **EGP 7.5 BILLION.**



About Banque du Caire:

Banque du Caire S.A.E., a joint stock company operating under law 159 with limited liability and registration number 80058.

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Web Site: www.bdc.com.eg

Financial Performance



Net Profit

EGP 7.5Bn
YoY growth of 31%



Gross Loans

EGP 245Bn
YTD growth of 8%



Total Assets

EGP 513Bn
YTD growth of 6%



Customers Deposits

EGP 380Bn
YTD growth of 8%



JUNE 2025

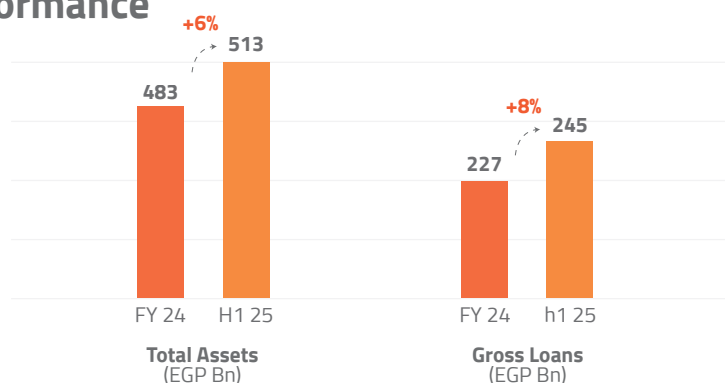
Financial Position Performance

Total Assets of **EGP 513Bn +6%**.

Total Liabilities of **EGP 464Bn +6%**.

Total Equity of **EGP 49.4Bn +12%**.

Capital Adequacy Ratio (CAR) of **17.41%**.



H1 2025

Income Statement Results

Total Operating Income of **EGP 20.3Bn +25%**

Net Profit of **EGP 7.5Bn +31%**

Net Interest Margin **NIM% of 7.4%**

Net Interest Income **EGP 16.5Bn +29%**

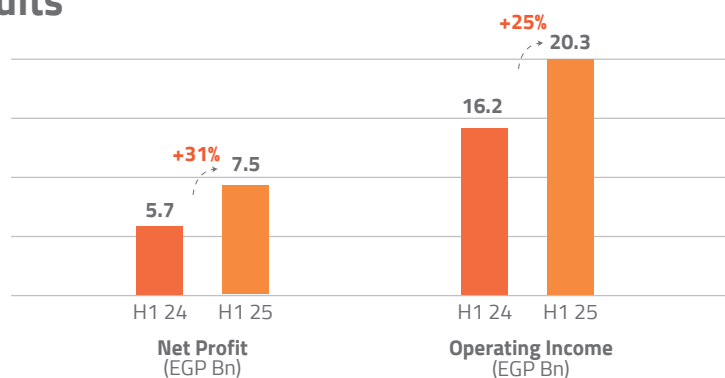
Net Fees and Commissions **EGP 2.9Bn +11%**

Administrative Expenses of **EGP 6.6Bn +32%**

ECL of **EGP 3.1Bn +65%**

ROAA of **3.0%**

ROAE of **31.9%**





BDC H1-2025 results showed a positive performance at the end of the first half of FY2025, achieving 31% growth in net profit over H1-2024.

Profit Before Tax

Profit before tax increased by 29%, supported by strong performance across key business segments, including retail, treasury, corporate, and SMEs.

Net Profit After Tax

Net profit after tax reached EGP 7.5 billion, reflecting 31% increase compared to EGP 5.7 billion in H1-2024.

Net Interest Income

Net interest income grew by 29% to reach EGP 16.5 billion in H1-2025; resulting from increase of 27% in interest income and 26% in interest expense.

Net Fees and Commissions Income

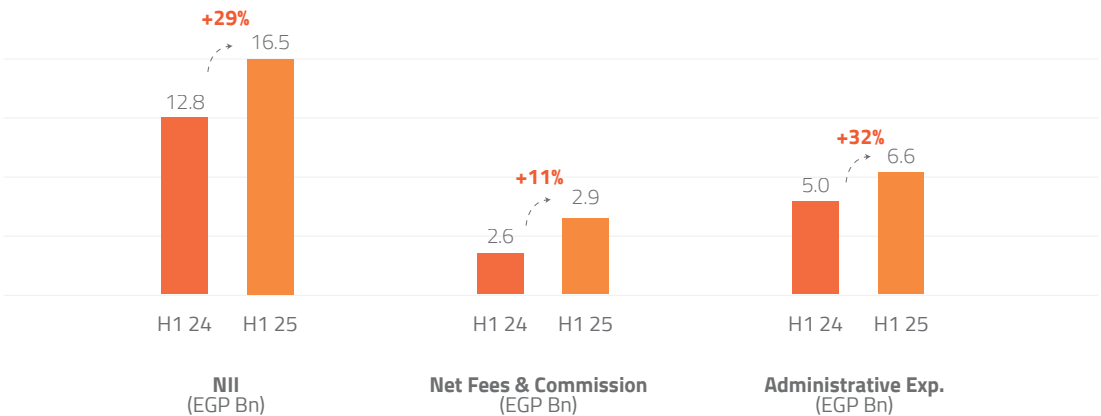
Fees and commissions grew by 11% reaching EGP 2.9 billion, up from EGP 2.6 billion in H1-2024.

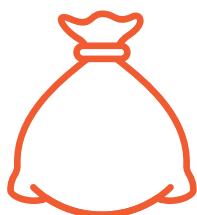
Operating Income

Total operating income increased by 25% to reach EGP 20.3 billion up from EGP 16.2 billion in H1-2024.

Administrative Expenses

Administrative expenses in H1-2025 increased by EGP 1.6 billion, or 32% compared to H1 2024.





Total assets increased by 6% to EGP 513 billion
at the end of June 2025, compared to EGP 483 billion
at the end of December 2024.

GROSS LOANS

The gross loans portfolio reached EGP 245 billion, reflecting a growth of 8% at end of June 2025. This growth was driven primarily by increase in both corporate and retail banking by EGP 11.6 billion and EGP 6.5 billion respectively.

DEPOSITS

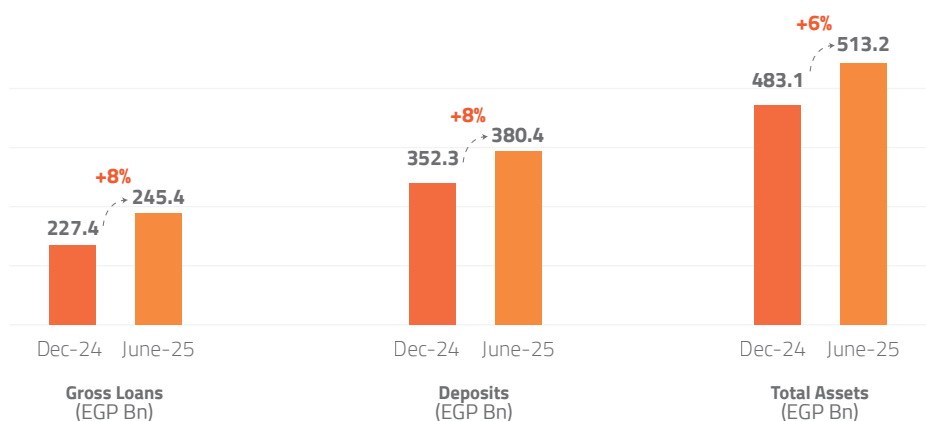
Customer deposits increased by EGP 28 billion to reach EGP 380 billion, with an increase of 8% at the end of June 2025, up from EGP 352 billion at the end of December 2024. Out of the total deposits portfolio, Retail contribution is 58% and institutional contribution is 42%.

ASSET QUALITY

Non-performing loans represents 4.6% of the gross loan portfolio with a coverage ratio of 156%. This is supported by loan loss provision of EGP 17.7 billion at end of June 2025.

CAPITAL ADEQUACY RATIO

The bank's Tier 1 ratio recorded 13.83% of risk-weighted assets, and CAR reached 17.41% at end of June 2025.



Income Statement

Synopsis

Income Statement EGP Mn	H1 25	H1 24	YOY%	Q2-25	Q2-24	QoQ%
Total Operating Income	20,301	16,190	25%	10,493	8,397	25%
Net Interest Income	16,548	12,842	29%	8,277	6,478	28%
Net Fee income	2,919	2,637	11%	1,535	1,336	15%
Dividends income	668	625	7%	600	561	7%
Trading income	49	31	58%	24	6	311%
Gain/(Loss) on Investments	117	55	113%	57	16	259%
ECL	(3,116)	(1,886)	65%	(1,577)	(935)	69%
Total Administrative Expenses	(6,632)	(5,017)	32%	(3,308)	(2,618)	26%
Other income/(expense)	173	(947)	(118%)	187	(139)	(234%)
Profit before Tax	10,726	8,340	29%	5,795	4,705	23%
Tax	(3,266)	(2,630)	24%	(1,779)	(1,372)	30%
Profit After Tax	7,460	5,710	31%	4,016	3,333	20%

Financial Position

Synopsis

Financial Position EGP Mn	June-25	Dec-24	YTD%
Total loans_customers & banks	245,392	227,354	8%
Fixed income Investment	100,034	80,209	25%
Total Assets	513,222	483,099	6%
Deposits to customers	380,445	352,272	8%
Total Equity	49,389	44,278	12%

Committed To Our Community

Banque du Caire continued to play its role in supporting impactful social initiatives during the first half of 2025 through meaningful contributions across various sectors, with a particular focus on healthcare, education, economic empowerment, rural development, and supporting the most vulnerable groups. Key initiatives included:

- **Donating to support the Red Crescent Hospital in Tanta** – Gharbia Governorate
- **Donating to Ahl Masr Burns Hospital Foundation**
- **Continuing support for Orman Association's interest-free loans project** – Phase II
- **Contributing to the "Sharm El-Sheikh Without Plastic Bags" initiative** in collaboration with UNDP
- **Supporting the Egyptian Banking Federation's initiative** to revitalize Khedivial Cairo
- **Donating to Ain Shams University Hospital** to support the purchase of advanced medical equipment for bone marrow transplant monitoring
- **Continuing donations to Baheya Hospital** for breast cancer treatment
- **Supporting "Sonaa Al-Kheir" Foundation** to develop and empower residents of El-Kolah Village – Aswan Governorate
- **Launching Banque du Caire's 13th annual "Caravan of Goodness"** to distribute food aid to 46,000 beneficiaries during the holy month of Ramadan, in collaboration with "Tahya Misr" Fund and "Sonaa Al-Kheir" Foundation
- **Sponsoring the "Al-Manfaz 2025 – A Story Every Day"** initiative, aimed at supporting vulnerable families across various governorates by distributing 100,000 food boxes, refurbishing 100 kitchens, and preparing 8.94 million meals
- **Donating to the "Decent Life" Foundation** to support the "Sokkar Beyout" initiative, which empowers women in underprivileged rural communities
- **Contributing to the Fund for Honoring Martyrs, Victims, Missing Persons, and the Injured of War and Their Families**
- **Donating to the Urology and Nephrology Center** at Mansoura University
- **Donating to Children's Cancer Hospital 57357** to treat critical pediatric cases, pay off outstanding drug costs for underprivileged patients, and support the CyberKnife project
- **Donating to Zewail City of Science, Technology and Innovation** to provide four-year scholarships for students



Awards

During the first quarter of 2025, Banque du Caire garnered a **prestigious set of awards** and **international certifications** that reflect its excellence and leadership in delivering banking services and innovative financial technology solutions. Key accolades include:

- **7 Awards** from EMEA Finance for several of the most prominent financing deals the bank participated in during 2024. These deals significantly enhanced the bank's market share among local banks and reinforced its position as a leading financial institution. The awards include:
 - **Best Syndicated Loan** in Africa
 - **Best Structured Finance Deal** in North Africa
 - **Best Structured Finance Deal** in Africa
 - **Best Local Currency Loan** in North Africa
 - **Best Sustainable Finance Deal**
 - **Best Transport Finance Deal** in Africa (Maritime Sector)
 - **Best Government-Guaranteed Syndicated Loan** in Africa
- **Fastest Growing Bank in Credit in Egypt – 2024**, awarded by Global Banking & Finance Review
- Banque du Caire ranked among the **Top 10 Strongest Brands in Egypt for 2025**, according to Brand Finance, a global brand valuation consultancy. The bank also earned a credit rating of "A", reflecting its financial strength, stability, and position as one of the largest banks in the Egyptian banking sector.
- **Fastest Growing Bank in Treasury Management – Egypt 2025**, awarded by Global Business Outlook
- **Best Foreign Exchange Services Bank – Egypt 2025**, awarded by International Finance
- **"Athar" Award for Best Practices in Sustainability and CSR**, granted by the Egypt CSR Forum
- **ISO 22301 Certification** for Business Continuity Management System for the second consecutive year, reaffirming the bank's commitment to the highest standards of readiness and operational resilience
- **PCI DSS v4.0.1 Certification** for compliance with international information security standards in securing cardholder data and electronic financial transactions

