بنك القاهرة
Banque du Caire

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The international offering circular ("**IOC**") will be addressed only to certain qualified investors located within certain jurisdictions and will be in compliance with the laws and regulations of such jurisdictions. Outside of Egypt, investors in the Private Offering (as defined below) should not subscribe for or purchase any shares referred to in this announcement except solely on the basis of the information contained in the IOC. The IOC has not been, and will not be, approved by any regulatory body in Egypt or elsewhere and the information contained in the IOC will not form part of any prospectus which may be published in connection with the proposed offering to investors in Egypt. This announcement does not form part of the IOC.

This announcement does not constitute a public offering or a private placement of securities or any offer which requires a license from the Egyptian Financial Regulatory Authority (the "**FRA**"). Investors in Egypt subscribing in the Public Offering (as defined below) or the Private Offering should only refer to and make any purchases based solely in reliance on the public subscription notice (the "**PSN**") approved by the FRA. This announcement has not been approved by the FRA or any other regulator in Egypt and does not form part of the PSN.

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Banque du Caire announces indicative price range for its initial public offering on the Egyptian Exchange

18 October 2026 | Cairo, Egypt

Banque du Caire S.A.E. ("**BdC**", the "**Bank**" or the "**Issuer**"), one of the largest Egyptian banks with over 70 years of history, announces today the indicative price range for its initial public offering (the "**IPO**" or the "**Offering**") of 4,575,000,000 existing ordinary shares, representing 30% of the Bank's issued share capital, on the Egyptian Exchange (the "**EGX**").

The Offering is expected to consist of a secondary sale of shares by Banque Misr S.A.E. (the "Selling Shareholder") and will include:

(i) A private offering to qualified investors in Egypt and to qualified investors in a number of countries, including in the United States to qualified institutional buyers in reliance on Rule 144A under the Securities Act of 1933, as amended (the "Securities Act"), and outside the United States in reliance on Regulation S under the Securities Act (the "Private Offering") amounting to 4,346,250,000 shares; and

(ii) A public offering open for public subscription in Egypt (the "Public Offering") amounting to 228,750,000 shares.

The indicative price range for the Offering has been set between **EGP 4.82 and EGP 5.30 per ordinary share**. The final offer price per share (the "**Offer Price**") will be determined in accordance with a book-building process in relation to the Private Offering.

The indicative price range for the Offering translates to an **Offering size between EGP 22.05 billion and EGP 24.25 billion** and a **market capitalization between EGP 73.51 billion and EGP 80.83 billion**.

Expected Timetable

- **Book-building period for the Private Offering**: Monday, 19 October 2026 – Friday, 23 October 2026
- **Subscription period for the Public Offering**: Monday, 19 October 2026 – Wednesday, 28 October 2026
- **Announcement of the Offer Price**: on or before Monday, 26 October 2026
- **Expected First Day of Trading**: Early November

The above dates are indicative and may change, including through any extension of the order periods in accordance with the PSN and subject to the necessary regulatory approvals.

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The Bank is currently in the process of obtaining the required approvals with regards to the Offering.

Commenting on the Offering, the Bank's Managing Director and Chief Executive Officer, Mr. Hussein Abaza, said: "We are pleased to announce the price range for Banque du Caire's proposed offering on the Egyptian Exchange, marking an important step towards the bank's shares commencing trading on the exchange. . As one of Egypt's largest banks, Banque du Caire has built a well-established and diversified franchise across retail, corporate, SME and microfinance banking, supported by a differentiated approach focused on delivering profitable margins, disciplined risk and portfolio management, and maintaining a solid balance sheet. We look forward to welcoming new investors to Banque du Caire and to engaging with the market as we embark on the next phase of the Bank's development as a publicly listed institution."

The Bank has engaged CI Capital Investment Banking S.A.E. ("CI Capital") to act as Lead Global Coordinator and Joint Bookrunner, and EFG Hermes Promoting & Underwriting S.A.E. ("EFG Hermes") to act as Joint Global Coordinator and Joint Bookrunner for the Offering. Baker McKenzie LLP has been appointed as legal counsel to the Bank and the Selling Shareholder as to U.S. and English law, while Helmy, Hamza & Partners (a member firm of Baker McKenzie International), has been appointed as Egyptian legal counsel in connection with the Offering.

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About Banque du Caire

BdC is one of Egypt's largest banks, ranking fourth by total assets[1], with more than 70 years of history and a diversified franchise spanning retail, microfinance, SMEs, corporates, and NBFIs. The Bank combines scale with broad nationwide reach, operating 242[2] branches and 2,205 ATMs across all 27 governorates[3], serving approximately 3.2 million customers. Its extensive presence outside Cairo provides strong access to underpenetrated customer segments across Egypt.

Since 2018, BdC has successfully implemented a multi-year transformation program focused on strengthening its balance sheet, optimizing funding mix, enhancing profitability, reinforcing its risk management framework and modernizing its physical and digital infrastructure. The transformation has delivered tangible improvements across the Bank's operational and financial metrics. The CASA ratio increased from 35.2% in 2017 to 53.4% as of 30 June 2026, while NIM expanded from 3.6% to 7.4% over the same period. Net fee and commission income grew from EGP 0.9 billion in 2017 to EGP 6.5 billion in 2025, while the cost-to-income ratio declined from 48.7% to 35.9% as of 30 June 2026. At the same time, asset quality improved, with the non-performing loan ratio (including loans and advances to banks) declining from 5.0% in 2017 to 3.7% on 30 June 2026. Moreover, excluding legacy loans the non-performing loan ratio declines further to 2.5%[4].

BdC delivered a strong financial performance in H1 2026, generating net interest income of EGP 18.8 billion, net fee and commission income of EGP 3.4 billion and net profit after tax of EGP 8.9 billion, with annualized NIM and return on average equity of 7.4% and 27.6%, respectively. As of 30 June 2026, the Bank's total assets stood at EGP 561.2 billion, supported by gross loans of EGP 280.3 billion, deposits of EGP 443.9 billion and total equity of EGP 66.8 billion, while maintaining a robust capital adequacy ratio of 22.1%.

BdC operates a customer-centric model serving retail, microfinance, SME, corporate and financial institutions, with a leading retail franchise comprising the largest retail customer base and branch network among Egyptian banks excluding Banque Misr, NBE and Agricultural Bank of Egypt, as well as over 1 million mobile banking customers. As of 30 June 2026, retail, microfinance, SME and corporate direct loans amounted[5] to EGP 98.1 billion, EGP 8.8 billion, EGP 20.9 billion and EGP 115.0 billion, respectively, while Financial Institutions included EGP 10.3 billion of NBFI loans and EGP 27.2 billion of loans and advances to banks. BdC is further supported by a correspondent network of more than 500 banks and relationships with over 90 money transfer companies globally. BdC also benefits from a diversified ecosystem of subsidiaries and investments across leasing, factoring, mortgage finance, digital payments, foreign exchange and remittances.

[1] Excluding Banque Misr ("**BM**") and National Bank of Egypt ("**NBE**") based on total assets, as per individual banks' disclosures as of 31 March 2026
[2] Includes nine new branches in locations for which agreements have already been entered into during late 2026 and 2027. References to branches include both branches and outlets.
[3] As of 30 June 2026
[4] Based on management information and is not derived from the Financial Statements. Non-performing loans ratio excluding legacy loans (i.e. loans granted prior to 2020) is presented on a standalone basis.
[5] This financial data is based on management information and is not derived from the Financial Statements.

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Important Notice

The information contained in this announcement is for background purposes only and does not purport to be full or complete. No reliance may or should be placed by any person for any purposes whatsoever on the information contained in this announcement or on its completeness, accuracy, or fairness. The information in this announcement is subject to change. No obligation is undertaken to update this announcement or to correct any inaccuracies, and the distribution of this announcement shall not be deemed to be any form of commitment on the part of the Bank to proceed with the Offering or any transaction or arrangement referred to herein. This announcement has not been reviewed or approved by any competent regulatory authority in Egypt or in any other jurisdiction.

Neither CI Capital nor EFG Hermes (together with CI Capital, the "**Joint Bookrunners**"), nor any of their respective subsidiary undertakings, affiliates, or any of their respective directors, officers, employees, advisors, or agents, is responsible for the contents of this announcement. This announcement does not constitute or form part of any offer or invitation to sell or issue, or any solicitation of any offer to purchase or subscribe for, any shares or any other securities, nor shall it (or any part of it) or the fact of its distribution, form the basis of, or be relied on in connection with, or act as an inducement to enter into, any contract or commitment whatsoever.

Investors in Egypt should not purchase any securities referred to in this announcement except on the basis of information published in the PSN approved by the FRA. In Egypt, the Private Offering, when effected, will only be addressed to, and directed at persons who are: (i) "**Qualified Institutional Investors**" being such persons or entities specified in the FRA Decree No. 48 of 2019; or (ii) "**Professionally Experienced Investors**" being an individual investor who owns liquid assets with a minimum value of EGP 5 million and who has experience in stock markets and capital markets for a period of 5 years. Outside of Egypt, investors subscribing in the Private Offering should not purchase any securities referred to in this announcement except on the basis of information published in the IOC. The Offering and the distribution of this announcement and other information in connection with the Offering in certain jurisdictions may be restricted by law, and persons into whose possession this announcement, any document, or other information referred to herein comes should inform themselves about, and observe, any such restrictions. Any failure to comply with these restrictions may constitute a violation of the securities laws of any such jurisdiction.

This announcement is not for publication, distribution, or release, in whole or in part, directly or indirectly, in or into the United States, Canada, Australia, Kingdom of Saudi Arabia, Japan, or any other jurisdiction in which the publication, distribution, or release would be unlawful. The securities to which this announcement relates have not been and will not be registered under the U.S. Securities Act of 1933, as amended (the "**Securities Act**") and may not be offered or sold in the United States except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the Securities Act. The Bank does not intend to register any portion of the Offering in the United

States or to conduct a public offering in the United States, Canada, Australia, Kingdom of Saudi Arabia or Japan.

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This announcement has been prepared on the basis that any offer of securities in any Member State of the European Economic Area ("**EEA**") (a "**Member State**") will be made pursuant to an exemption under the Prospectus Regulation from the requirement to publish a prospectus for offers of securities. Accordingly, any person making or intending to make an offer in that Member State of securities which are the subject of the Offering contemplated in this announcement, may only do so in circumstances in which no obligation arises for the Bank or any of the Joint Bookrunners to publish a prospectus pursuant to Article 3 of the Prospectus Regulation or supplement a prospectus pursuant to Article 23 of the Prospectus Regulation, in each case, in relation to such offer. Neither the Bank nor any of the Joint Bookrunners have authorised, nor do they authorise, the making of any offer of securities in circumstances in which an obligation arises for the Bank or any of the Joint Bookrunners to publish or supplement a prospectus for such offer. Neither the Bank nor any of the Joint Bookrunners have authorised, nor do they authorise, the making of any offer of the securities through any financial intermediary, other than offers made by any of the Joint Bookrunners, which constitute the final placement of the securities contemplated in this announcement. The expression "**Prospectus Regulation**" means Regulation (EU) 2017/1129 (as amended or superseded). This announcement is only for distribution to, and is only directed at, "qualified investors" within the meaning of Article 2(e) of Regulation (EU) 2017/1129 ("**EU Qualified Investors**"), and any investment or investment activity to which this document relates is available only to, and will be engaged in only with, EU Qualified Investors. Any person in the EEA who is not an EU Qualified Investor should not act or rely on this announcement, or any of its contents.

In the United Kingdom, this announcement is only addressed to and is directed exclusively at persons who are (i) (a) persons falling within Article 49(2)(a) to (d) of the Financial Services and Markets Act 2000 (Financial Promotion) Order 2005 (the "**Order**"), or (b) investment professionals within the meaning of Article 19(5) of the Order, (ii) "qualified investors" within the meaning of paragraph 15 of Schedule 1 to the Public Offers and Admissions to Trading Regulations 2024 (the "**POATRs**"), and (iii) persons to whom an invitation or inducement to engage in investment activity (within the meaning of section 21 of the Financial Services and Markets Act 2000) in connection with the issue or sale of any securities may otherwise lawfully be communicated or caused to be communicated (all such persons together being referred to as "**Relevant Persons**"). In the United Kingdom, this announcement is directed only at Relevant Persons and must not be acted on or relied on by persons who are not Relevant Persons. In the United Kingdom, any investment or investment activity to which this announcement relates is available only to Relevant Persons and will be engaged in only with Relevant Persons.

This announcement has been prepared on the basis that any offer of shares in the United Kingdom will be made pursuant to an exemption from the prohibition on public offers of relevant securities in the POATRs in circumstances not requiring a prospectus pursuant to the Prospectus Rules: Admission to

Trading on a Regulated Market Sourcebook ("**PRM Sourcebook**") of the UK Financial Conduct Authority Handbook. Accordingly, any person making or intending to make an offer in the United Kingdom of shares which are the subject of the Offering contemplated in this announcement may only

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do so in circumstances in which such an exemption applies and where no obligation arises for the Bank or any of the Joint Bookrunners to publish a prospectus or take any other action pursuant to the POATRs or PRM Sourcebook, in each case, in relation to such offer. Neither the Bank nor any of the Joint Bookrunners have authorised, nor do they authorise, the making of any offer of shares in circumstances in which an obligation arises for the Bank or any of the Joint Bookrunners to publish or supplement a prospectus for such offer or take any other action. Neither the Bank nor any of the Joint Bookrunners have authorised, nor do they authorise, the making of any offer of the shares through any financial intermediary, other than offers made by the Joint Bookrunners, which constitute the final placement of the shares contemplated in this announcement.

Solely for the purposes of the product governance requirements contained within: (a) Directive 2014/65/EU (as amended, "**MiFID II**"); (b) Articles 9 and 10 of Commission Delegated Directive (EU) 2017/593 supplementing MiFID II; and (c) local implementing measures (together, the "**MiFID II Product Governance Requirements**"), and disclaiming all and any liability, whether arising in tort, contract, or otherwise, which any "manufacturer" (for the purposes of the MiFID II Product Governance Requirements) may otherwise have with respect thereto, the securities have been subject to a product approval process, which has determined that such securities are: (i) compatible with an end target market of retail investors and investors who meet the criteria of professional clients and eligible counterparties, each as defined in MiFID II; and (ii) eligible for distribution through all distribution channels as are permitted by MiFID II (the "**EU Target Market Assessment**"). The EU Target Market Assessment is without prejudice to any contractual, legal, or regulatory selling restrictions in relation to the Offering. For the avoidance of doubt, the EU Target Market Assessment does not constitute: (a) an assessment of suitability or appropriateness for the purposes of MiFID II; or (b) a recommendation to any investor or group of investors to invest in, or purchase, or take any other action whatsoever with respect to, the securities. Each distributor is responsible for undertaking its own target market assessment in respect of the securities and determining appropriate distribution channels.

Solely for the purposes of the product governance requirements of Chapter 3 of the FCA Handbook Product Intervention and Product Governance Sourcebook (the "**UK Product Governance Requirements**") and/or any equivalent requirements elsewhere to the extent determined to be applicable, and disclaiming all and any liability, whether arising in tort, contract, or otherwise, which any "manufacturer" (for the purposes of the UK Product Governance Requirements and/or any equivalent requirements elsewhere to the extent determined to be applicable) may otherwise have with respect thereto, the securities have been subject to a product approval process, which has determined that such securities are: (i) compatible with an end target market of retail investors and investors who meet the criteria of professional clients and eligible counterparties, each as defined in Chapter 3 of the

FCA Handbook Conduct of Business Sourcebook; and (ii) eligible for distribution through all permitted distribution channels (the "**UK Target Market Assessment**"). The UK Target Market Assessment is without prejudice to any contractual, legal, or regulatory selling restrictions in relation to the Offering. For the avoidance of doubt, the UK Target Market Assessment does not constitute: (a)

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an assessment of suitability or appropriateness for the purposes of Chapters 9A or 10A respectively of the FCA Handbook Conduct of Business Sourcebook; or (b) a recommendation to any investor or group of investors to invest in, or purchase, or take any other action whatsoever with respect to, the securities. Each distributor is responsible for undertaking its own target market assessment in respect of the securities and determining appropriate distribution channels.

In South Africa, this announcement is directed exclusively to (i) persons whose ordinary business, or part of whose ordinary business, is to deal in securities, whether as principals or agents; (ii) the Public Investment Corporation (as defined in the Public Investment Corporation Act, 2004); (iii) a person or entity regulated by the Reserve Bank of South Africa; (iv) an Authorised Financial Service Provider (as defined in the Financial Advisory and Intermediary Services Act, 2002); (v) a Financial Institution (as defined in the Financial Services Board Act, 1990); (vi) a wholly-owned subsidiary of a person contemplated in (iii), (iv) or (v), acting as agent in the capacity of an authorised portfolio manager for a pension fund registered in terms of the Pension Funds Act, 1956, or as a manager for a collective investment scheme registered in terms of the Collective Investment Schemes Control Act, 2002; or (vii) any combination of the persons contemplated in (i) to (v) above. In addition, in South Africa, this announcement is being made and is directed to persons, other than those in (i) to (vii) above, on the basis that any participation of any single addressee will exceed an amount of ZAR 1,000,000 or approximately US$62,500. This announcement does not constitute an "offer to the public" for purposes of the Companies Act, 2008, and any person who is not a relevant person should not act or rely on this announcement or any of its contents.

This announcement is for information purposes only and under no circumstances shall constitute an offer or invitation, or form the basis for a decision, to invest in any securities of the Bank. Any offer to acquire shares in the Bank by investors in Egypt whether pursuant to the proposed Public Offering or the Private Offering will be made, and any investor in Egypt should make their investment, solely on the basis of the information that is contained in the PSN approved by the FRA. Outside of Egypt, any offer to acquire shares in the Bank pursuant to the proposed Private Offering will be made, and any investor in the Private Offering should make their investment, solely on the basis of the information that is contained in the IOC.

The information in this announcement is qualified in its entirety by the information set out in the PSN and the IOC and is subject to change. The Bank expressly does not undertake to update the information in this announcement. Before purchasing any shares in the Offering, persons viewing this announcement should ensure that they fully read, understand and accept the risks which will be set out in the PSN and/or the IOC, as applicable. No reliance may be placed

for any purpose on the information contained in this announcement or on its completeness, accuracy, or fairness.

Forward-Looking Statements

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This announcement contains statements about future events and expectations that are forward-looking within the meaning of Section 27A of the Securities Act, and Section 21E of the U.S. Securities Exchange Act of 1934, as amended. Such estimates and forward-looking statements are based on current expectations and projections of future events and trends, which affect or may affect the Bank. Words such as "believe," "anticipate," "plan," "expect," "target," "estimate," "project," "predict," "forecast," "guideline," "should," "aim," "continue," "could," "guidance," "may," "potential" and "will," as well as similar expressions and the negative of such expressions are intended to identify forward-looking statements, but are not the exclusive means of identifying these statements. Any forward-looking statements reflect the Bank's current view with respect to future events and are subject to risks relating to future events and other risks, uncertainties and assumptions relating to the Bank's business, results of operations, financial position, liquidity, prospects, growth or strategies. Many factors could cause the actual results to differ materially from those contained in projections or forward-looking statements of the Bank, including, among other things, risks specifically related to the Bank and its operations, the development of global economic and industry conditions, and the impact of economic, political and social developments in Egypt and the MENA region. Forward-looking statements speak only as of the date they are made. Each of the Bank, the Selling Shareholder, CI Capital and EFG Hermes and their respective affiliates expressly disclaims any obligation or undertaking to update, review or revise any forward-looking statement contained in this announcement, whether as a result of new information, future developments, or otherwise.