

BDC First - Quarter 2026 News Release - May 2026

BDC Reports First Quarter 2026 Separate Financial Statements showed a 16% increase in net profit to EGP 4 billion and a 13% increase in operating income to EGP 11 billion.

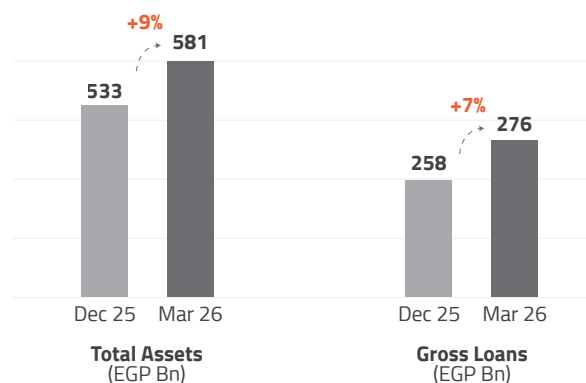
Financial Performance and results

Net Profit	Gross Loans	Total Assets	Customers Deposits
EGP 4Bn	EGP 276Bn	EGP 581Bn	EGP 429Bn
YoY growth of 16%	YTD growth of 7%	YTD growth of 9%	YTD growth of 7%

MARCH 2026

Financial Position Performance

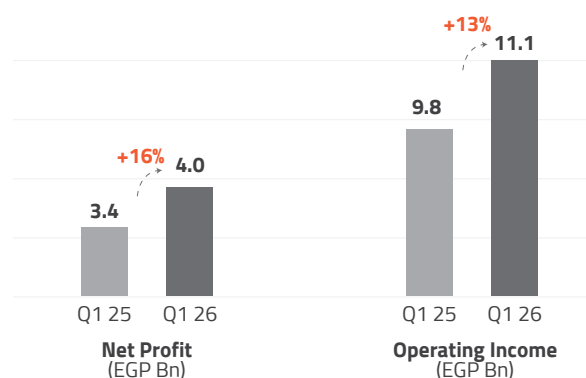
- Total Assets of **EGP 581Bn [+9%]**
- Total Liabilities of **EGP 521Bn [+11%]**
- Total Equity of **EGP 60Bn [-1%]**
- Capital Adequacy Ratio (CAR) of **20.48%**



Q1 2026

Income Statement Results

- Total Operating Income of **11.1Bn [+13%]**.
- Net Profit of **EGP 4.0Bn [+16%]**.
- Net Interest Margin "NIM%" of **7.4%**
- Net Interest Income **EGP 9.1Bn [+10%]**.
- Net Fees and Commissions Income **EGP 1.5Bn [+11%]**.
- Administrative Expenses of **EGP 3.8Bn [+16%]**.
- Expected Credit Losses "ECL" of **EGP 0.5Bn [-66%]**.
- ROAA of **2.9%**
- ROAE of **26.2%**



*Based on Standalone Financial Statements

BDC achieved positive performance during Q1-2026, recording a 16% growth in net profits compared to Q1 of the previous year.

Profit Before Tax

Profit before tax increased by 21% at end of Q1-2026, supported by strong performance across key business segments, including retail, treasury, corporate, and SMEs.

Net Profit After Tax

Net profit after tax reached EGP 4.0 billion, reflecting 16% increase compared to EGP 3.4 billion in Q1-2025.

Net Interest Income

Net interest income grew by 10% to reach EGP 9.1 billion, up from EGP 8.3 billion in Q1-2025.

Net Fees and Commissions Income

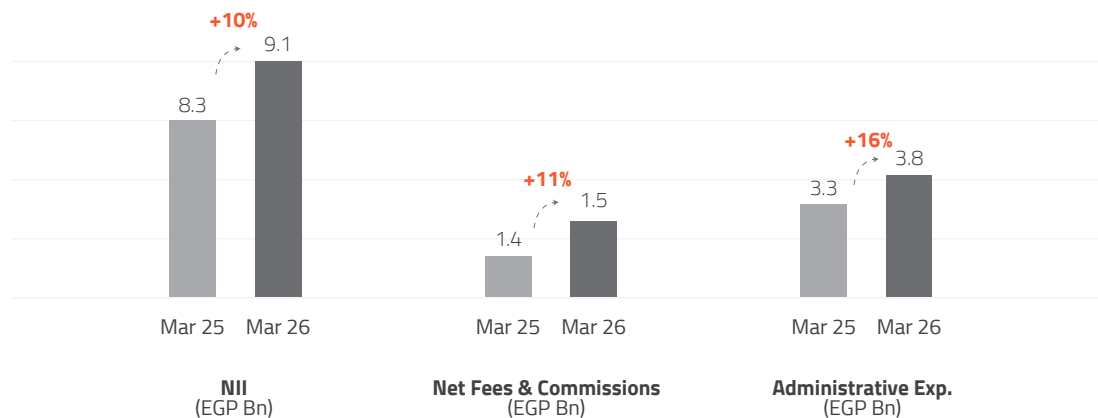
Net fees and commissions income grew by 11% reaching EGP 1.5 billion, up from EGP 1.4 billion in Q1-2025.

Operating Income

Total operating income increased by 13% to reach EGP 11.1 billion, up from EGP 9.8 billion in Q1-2025.

Administrative Expenses

Administrative expenses increased by EGP 0.5 billion or 16%, compared to Q1-2025.



Total assets increased by 9% to reach EGP 581 billion at end of Q1-2026, compared to EGP 533 billion at end of previous year.

GROSS LOANS

The gross loans portfolio reached EGP 276.4 billion, reflecting 7% growth at end of Q1-2026. This growth was driven by increases across all business sectors.

Customer DEPOSITS

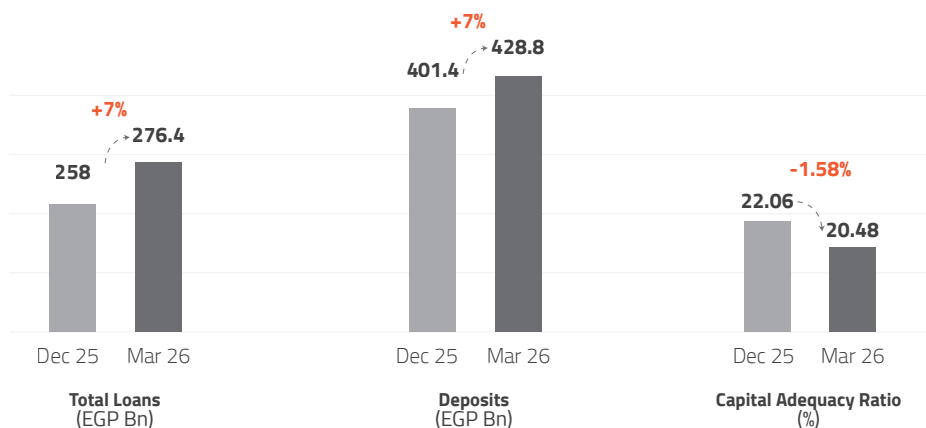
Customer deposits increased by EGP 27.4 billion to reach EGP 428.8 billion, representing a 7% increase at the end Q1-2026, up from EGP 401.4 billion in 2025. Out of the total deposits portfolio, Retail deposits accounted for 60% of total deposits, while institutional deposits represented 40%.

ASSET QUALITY

Non-performing loans represent 3.8% of the gross loan portfolio with a coverage ratio of 175%. This is supported by loan loss provision of EGP 18.4 billion at end of Q1-2026.

CAPITAL ADEQUACY RATIO

The bank's Tier I ratio recorded 16.88% of risk-weighted assets, and CAR stood at 20.48% at end of Q1-2026.



Income Statement Synopsis

Income Statement EGP Mn	Q1-2026	Q1-2025	YOY%	Q1-2026	Q4-2025	QoQ%
Total Operating Income	11,056	9,807	13%	11,056	10,872	2%
Net Interest Income	9,090	8,272	10%	9,090	9,014	1%
Net Fees and Commissions Income	1,536	1,384	11%	1,536	1,767	(13%)
Dividends income	112	68	65%	112	16	596%
Trading income	14	24	(41%)	14	16	(12%)
Gain/(Loss) on Investments	305	59	413%	305	58	429%
Expected Credit Losses 'ECL'	(529)	(1,539)	(66%)	(529)	(1,831)	(71%)
Administrative Expenses	(3,846)	(3,323)	16%	(3,846)	(3,823)	1%
Other income/(expense)	(725)	(14)	5008%	(725)	131	(651%)
Profit before Tax	5,957	4,931	21%	5,957	5,349	11%
Tax	(1,979)	(1,487)	33%	(1,979)	(1,788)	11%
Profit After Tax	3,978	3,444	16%	3,978	3,561	12%

Financial Position Synopsis

Financial Position EGP Mn	Mar-26	Dec-25	YTD%
Total loans_customers & banks	276,377	258,016	7%
Debt Investments	164,440	141,363	16%
Total Assets	581,267	532,562	9%
Deposits to customers	428,783	401,360	7%
Total Equity	60,230	61,047	(1%)

Corporate Social Responsibility – Q1 2026:

Banque du Caire continued to play its role in supporting social initiatives with a positive impact during the first quarter of 2026, through effective contributions across various sectors. These initiatives include:

- Donating to Children’s Cancer Hospital 57357 to support the treatment of critical cases, settle medication debts for underprivileged children, and contribute to the CyberKnife project for 2026.
- Donating to Tahya Misr Fund to provide food boxes under “Abwab El Kheir” initiative 2026.
- Donating to Misr El Kheir Foundation to purchase Ramadan food boxes for distribution to the most vulnerable communities.
- Donating to the Emergency Medical Fund to support efforts in eliminating patient waiting lists.

Awards – Q1 2026

- **Global Business & Finance Magazine**
 - Corporate Social Responsibility Excellence Award – Egypt 2026
 - Sustainable Development Leadership Award – Egypt 2026
- **World Economic Magazine’s 7th Annual Awards 2025**
 - Best Corporate Social Responsibility Initiative – Egypt 2026
 - Best Environmental Responsibility Initiative – Egypt 2026

